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ABSTRACT

Supporting performance objectives 42, 47, 57, 58, and 61 of the V-TECS (Vocational-Technical Education Consortium of States) Paying and Receiving Bankteller Catalog, this module includes both a set of student materials and an instructor's manual on issuing and cashing checks, and ordering personal checks. (This module is the third in a set of eight on banktelling [CE 019 471-478].) The student materials include four learning activities with seven student self checks (with answer keys), five practice tests, and a pre- and posttest. The instructor's manual includes copies of forms to be duplicated (e.g., cashier's check, personal check, deposit ticket, and simulated money), narratives for four filmstrips to be used with the module, and answer keys to the pre- and posttest. The materials are designed for self-paced individual instruction and may be adapted for use with large groups. (A related set of modules on bookkeeping [CE 019 480-489] is also available.) (JH)

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III–B

# CHECKS, CHECKS, CHECKS

## STUDENT'S MANUAL

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In Cooperation With

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CE 019 473

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## INTRODUCTION TO BANKTELLING INSTRUCTIONAL MATERIALS

The modules developed in South Carolina for the bankteller catalog are designed to provide audio, visual, and printed supplementary materials needed by the instructor and/or student to achieve the objectives stated in the catalog. The materials were designed as modules so that they may be flexibly inserted into an on-going program, as well as provide for maximum utilization via a rotation schedule.

These materials provide supplemental units of instruction in the following areas:

| Module No. | Tasks | Performance Objective Nos. |
|---|---|---|
| II-A | Using the 10-Key with Left Hand | 70 |
| III-A | Handling Deposits | 62, 14, 52, 53, 54, 55 |
| III-B | Issuing and Cashing Checks (Certified, Cashiers, and Travelers) and Ordering Personal Checks | 42, 47, 58, 57, 61 |
| IV-A | Processing Coins | 24, 17, 27, 23 |
| IV-B | Sorting, Stacking, and Strapping Currency | 25, 18, 30, 31, 26, 32 |
| V-A | Examining Checks for Acceptability | 12 |
| V-B | Inspecting Customer Identification | 19 |
| V-C | Cashing Checks (Personal) | 39, 40 |

The modules typically include a performance objective, definitions, prerequisites, equipment, introduction, directions, learning activities, self checks, and tests (pre and post). The instructor's manual contains notes, keys, forms for duplication, instructor's checklists, scripts for recording, and supplementary materials.

Before you release the packages to your students, review each package within your department, discuss how to best utilize the materials, choose the desired course, and plan the sequence for each unit of instruction. Other considerations are required:

1. Insure that necessary equipment is available and in proper working order.
2. Insure that necessary audio materials are recorded and easily available.
3. Obtain the necessary equipment needed for filmstrip viewing and listening.
4. Replenish consumable supplies after each student completes the module.

## ACKNOWLEDGEMENTS

These bankteller modules were developed by a group of office occupations teachers. Special appreciation is extended to the following:

| | |
|---|---|
| Mrs. Linda Albert | Dreher High School |
| Mrs. Katherine Cliatt | A. C. Flora High School |
| Mrs. Mary Horton | Andrew Jackson High School |
| Mrs. Patricia Itter | C. A. Johnson High School |
| Mrs. Peggy McElveen | Gaffney Senior High School |
| Mrs. Frances Wells | Lexington Area Vocational Center |

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A special note of gratitude is due Ann Jolly, office occupations teacher at Daniel Morgan AVC and former office occupations consultant with the State Department of Education, for her continuous cooperation during the development of these materials.

Anne L. Matthews

Anne L. Matthews, State Supervisor
Office Occupations Education

The modules may be used in the following courses: Office Procedures, Cooperative Office Education, Senior Intensified Program, Bookkeeping, Typewriting, Business Mathematics, Office Machines, and Introduction to Business. It is recommended that the banking modules be taught as a unit of instruction.

A simulated teller's cage using role playing customers (students) is desirable. Perhaps a rotation plan could be devised to provide each student with an orientation to simple bankteller duties. A teacher may, however, select single modules, provided no prerequisite skills are listed.

The supplementary materials for the bankteller catalog are designed for individual, small-group or large-group instruction. You may need to adapt materials in a few instances for large-group instruction. When used individually, students will be able to progress through the materials at their own pace.

**PERFORMANCE OBJECTIVES***

1. Given a teller's window prepared for issuing cashier's checks, a typewriter, and a checkwriter, issue a cashier's check. All applicable sections should be completed accurately.

2. Given a teller's window prepared for certifying checks, a certification stamp, a teller's stamp, and a checkwriter, certify a check. All applicable sections should be completed accurately.

3. Given a teller's window prepared for selling traveler's checks, sell three traveler's checks. All applicable sections should be completed accurately.

4. Given a teller's window prepared for cashing traveler's checks, a teller's stamp, and an adding machine, cash three traveler's checks. All applicable sections should be completed accurately.

5. Given an order for personalized checks and a case description, complete the order form. All applicable sections should be completed accurately.

*All of the above Performance Objectives are found in the V–TECS Paying and Receiving Bank Teller Catalog.

**DEFINITIONS OF TERMS:**

Many new terms will be introduced in this module. For example, a cashier's check is a bank's own check. It is drawn upon a bank and signed by either a cashier or assistant cashier.

A certified check is a personal check that a bank guarantees as acceptable.

A traveler's check is a check drawn on a well-known reliable institution. It is readily accepted by most businesses.

A personalized check is a check drawn on an individual's funds at a particular bank.

**PREREQUISITES:**

Before beginning this module you should have completed the following banktelling modules:

Examining Checks for Acceptability
Inspecting Customer Identification

**EQUIPMENT, TOOLS, RESOURCES, AND SUPPLIES:**

You will need the following materials in order to complete this module:

paper
pen or pencil
carbon paper
certification stamp
teller's stamp
checkwriter
typewriter
adding machine
filmstrip projector, and
cassette player

**PRE-TEST:**

If you feel you can already accomplish the Performance Objectives listed on the previous page, proceed to the next page and complete the Pre-Test. Read your instructions carefully.

If you choose not to take the Pre-Test, then proceed with the section dealing with cashier's checks.

## PRE-TEST

Directions: Do not write on this test. Obtain the necessary forms from your instructor. Record all written answers on a separate sheet of paper. Your instructor will evaluate you using an Instructor's Checklist form.

1. Assume you are an employee at Saver's Bank. One of your duties is to handle orders for personalized checks.

   Using the following information, complete an order form for personalized checks like the one shown on this page.

   a. The account name and address is:

      Jane Lea Swanson
      485 Forest Hills Drive
      Gaffney, South Carolina 29340

   b. Each check will be numbered in sequence. The first check will receive number 101.

   c. The cover choice is orange plastic.

   d. The choice of paper color is buff.

   e. The customer wants a complimentary trial offer with end stub.

*Order for personalized checks – Regular full quantity or trial offer*

ACCOUNT NAME

ADDRESS

CITY & STATE ZIP CODE

SPECIAL INSTRUCTIONS 73 000 000

| NUMBER | COVER CHOICE | PAPER |
|---|---|---|
| | | ___ green<br>___ blue ___ buff<br>___ pink ___ white |

| REGULAR ORDER | REGISTER FLAT | END STUB POCKET | 3 TO PAGE END STUB | 3 TO PAGE INTERLEAF STUB | BIRD ___<br>FLAG ___ |
|---|---|---|---|---|---|
| | | | | | |

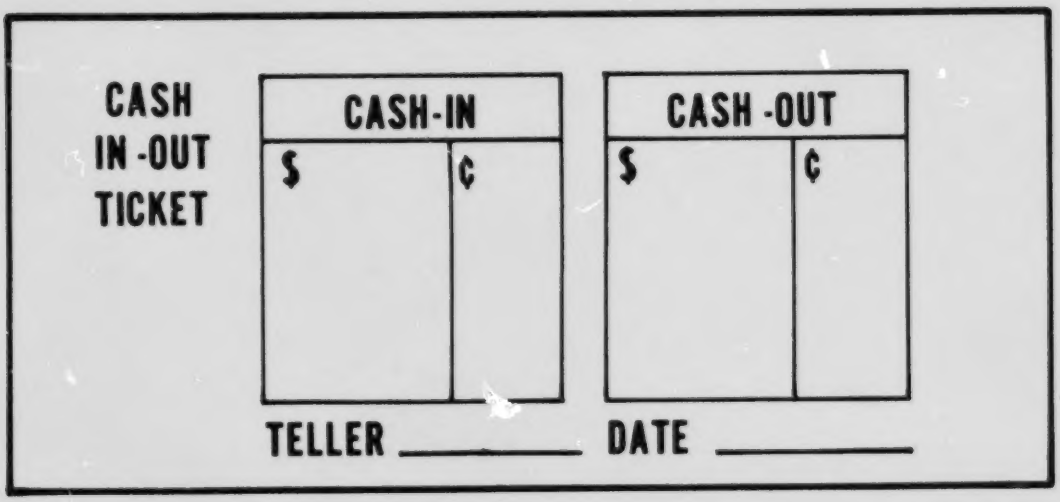
SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

COMPLIMENTARY
TRIAL OFFER
☐ 50 FLAT
☐ 50 END

PRE-TEST

(Continued)

2. You are a bank teller. Mr. Johnson has been at your window this morning to purchase $300 worth of traveler's checks. You have completed his order. He pays you with a $220 check, three $1 bills, one $10 bill, one $20 bill, and one $50 bill. Complete an original cash in–out ticket for this transaction. Obtain the form from your instructor. It looks like the one shown below.



PRE-TEST

(Continued)

3. The following is a traveler's check given at your teller's window for cashing. The gentleman is a stranger. You request to see his driver's license, which proves to be satisfactory. He requests a $10 bill and two $5 bills as payment. Describe what must be done to complete this transactions on a separate sheet of paper.

A. _____

B. _____

C. _____

CASH IN-OUT TICKET

| CASH-IN | | CASH-OUT | |
|---|---|---|---|
| $ | ¢ | $ | ¢ |
| | | | |

TELLER _____ DATE _____

D. _____

## PRE-TEST

(Continued)

4. You are a teller at the Saver's Bank. A customer comes to your window this afternoon to buy $300 worth of traveler's checks. you remove 15 checks from the strong box with the numbers 802 186 602 through 802 186 616. The name of the customer is Mrs. Aileen Franklin. Her address is 565 Petty Street; Gaffney, South Carolina 29340. Complete an order form for this transaction using the form obtained from your instructor. Use the current date. The form is shown below. Obtain a similar form from your instructor.

**MISCELLANEOUS TRANSACTION**

| QUANTITY | DENOMINATION | AMOUNT | CHECKS NUMBERED FROM | TO-INC |
|---|---|---|---|---|
| | $ 10 | | | |
| | $ 20 | | | |
| | $ 50 | | | |
| | $100 | | | |
| | $500 | | | |
| | TOTAL | | | |
| CHARGE | 1 % | | | |
| GRAND TOTAL | | | | |

DATE 19

AMOUNT DUE BANK EXPRESS

ORIGINAL – SEND TO BANK EXPRESS

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

*BANK EXPRESS TRAVELER S CHECKS*

PURCHASER'S NAME (PRINT) _____

HOME ADDRESS _____

CITY _____ STATE ___ ZIP _____

PURCHASER'S SIGNATURE

_____

PURCHASER'S APPLICATION

Now that you have completed the order form for the traveler's checks, list three things that Mrs. Franklin must do before the transaction can be completed on a separate sheet of paper.

A. _____

B. _____

C. _____

If Mrs. Franklin pays you with a $200 check, three $1 bills, and five $20 bills, describe what you must do on a separate sheet of paper.

D. _____

_____

Note: When you finish the Pre-Test, submit all your work to your instructor for evaluation.

INTRODUCTION:

You will soon be graduating from high school. Possibly one of two things will occur. You may decide to continue further study or you may seek employment. If you choose to secure a job, it could be as a bank teller. Banking is big business in our country. Many jobs are available for bank tellers in both large cities and small towns. The skills that are required for bank tellers are many and varied. Each day they are expected to handle numerous transactions involving checks. This includes cashier's checks, certified checks, traveler's checks, and orders for personalized checks.

This learning activity package has a dual purpose. First, you will develop an understanding of each of these types of checks and the function they serve in our society. Second, you will learn how a bank teller handles situations where these types of checks are requested by the customers of the bank. The learning activity package contains four major activities that deal with cashier's, certified, traveler's, and personalized checks. A filmstrip introduces each activity.

When you have completed this package, you will know where, when, and why people purchase these types of checks. Also, you will know how to issue them if you become employed as a bank teller. Turn the page and begin your first learning activity.

# CASHIER'S CHECKS

## PERFORMANCE OBJECTIVE:

Given a teller's window prepared for issuing cashier's checks, a typewriter, and a checkwriter, issue a cashier's check. All applicable sections should be completed accurately.

## DIRECTIONS:

Read through the following learning activities. Complete all the activities in the order listed. If you have any questions after reading a section, ask your instructor for assistance. By the end of this section of the module you will be skilled in issuing cashier's checks.

## LEARNING ACTIVITIES:

1. Read Instruction Sheet I entitled "Issuing Cashier's Checks".

2. Obtain the filmstrip "Cashier's Checks" from your instructor. Set up a filmstrip projector and cassette player and view the presentation. Focus and start the tape. At the sound of the beep, advance the filmstrip.

3. Complete the Self-Check I entitled "Issuing a Cashier's Check at Saver's Bank". Check your own answers.

4. Complete the Self-Check II entitled "Issuing a Cashier's Check at Saver's Bank". Check your own answers.

5. Complete the Practice Test I. Check your work. If you were successful in completing the Practice Test I, then you should be successful in completing the material on the Post-Test which deals with the issuing of cashier's checks. If you were not successful in completing the Practice Test I, it will be necessary for you to repeat Self-Checks I and II and retake the Practice Test I before moving to the new section which deals with issuing certified checks.

## INSTRUCTION SHEET I

### Issuing Cashier's Checks

A cashier's check is a check which is written on a bank's own account. They are readily accepted since there is no chance of their being returned to the holder because of insufficient funds. Business people often accept personal checks that are not good, so if they are to collect the amount of the bad check they must take legal action which involves a great deal of time and money. To prevent this, a large number of businesses refuse to accept personal checks. Therefore, you may find it necessary to purchase a cashier's check for your personal use. If you ever are employed as a bank teller, you will issue cashier's checks.

The procedure outlined below is followed when a bank teller issues a cashier's check to a customer. Read it closely.

### STEPS TO FOLLOW IN ISSUING A CASHIER'S CHECK

1. The customer pays you for the amount of the cashier's check desired plus a small service charge. The service charge is usually 1% of the check. Some banks have special clubs that their depositors join for a monthly fee. Club members are entitled to obtain cashier's checks, certified checks, and traveler's checks with no service charge.

2. The teller examines the personal check of the customer for acceptability.

3. If the personal check is acceptable, the teller prepares a set of cashier's checks in triplicate form. An original, a customer copy, and a file copy make up the cashier's check set. The original is printed, but the customer's copy and the file copy are blank and may require the use of carbon paper.

   In preparing the cashier's check the following information is requested from the customer and typed on the cashier's check:

   a. The name of the payee (the person or business to whom the cashier's check is made payable to). All cashier's checks must have a payee.

   b. The number amount in the appropriate place. (Beside the $ sign)

   c. The customer's name directly under the words "Cashier's Check."

   d. After the above information has been typed on the cashier's check, the teller removes it from the typewriter and inserts the written amount with a checkwriter.

   e. The teller or an officer of the bank signs the cashier's check over the authorized signature blank. Some banks authorize tellers who sell cashier's checks to sign them; others require an officer of the bank to sign them.

4. The customer is given the original and customer copy of the cashier's check.

5. If the customer paid by personal check, then the personal check is placed on top of the file copy of the cashier's check. However, if it was paid for with cash, a cash-in ticket is completed and placed on top of the file copy of the cashier's check.

## INSTRUCTION SHEET I

(Continued)

6. The customer's check and the file copy of the cashier's check or the cash-in ticket and the file copy of the cashier's check are retained for the Proof Department of the bank.

Sounds easy, doesn't it? Now it's time for you to assume the role of teller at Saver's Bank. Proceed to Self-Check I.

## SELF-CHECK I

### Issuing a Cashier's Check at Saver's Bank

You are a teller at the Saver's Bank in Gaffney, South Carolina. Miss Mary Jane Finnacum, a regular customer at your bank, comes to your teller window to purchase a $100 cashier's check. She will write you a personal check for the amount in payment. Your bank charges a 1% service charge for cashier's checks. Miss Finnacum is planning to send the check to the Gift Emporium at Charleston, South Carolina in payment for a painting she ordered. Answer the following questions and prepare a cashier's check for Miss Finnacum. Use the current date. You have authorization to sign all cashier's checks you prepare. Do not write on this page. Use a separate sheet of paper; number it 1 – 13.

QUESTIONS:

1. What is the amount of the check which Miss Mary Jane Finnacum will have to write to you as payment for the cashier's check? 1. _____

2. Who will Miss Mary Jane Finnacum make her personal check payable to? 2. _____

3. What will be the first thing you will do when handling this transaction? 3. _____

4. Cashier's checks are prepared in (a) single form, (b) duplicate form, (c) triplicate form. 4. _____

5. Where do you put your signature on the cashier's check? 5. _____

6. What do you give the customer when you have completed handling the transactions? 6. _____

7. What do you do with the check which Miss Finnacum gave you in payment for the $100 cashier's check? 7. _____

8. What department in the bank is eventually given the check Miss Finnacum gave you along with the file copy of the cashier's check? 8. _____

9. Why do businesses require either a money order or a cashier's check for payment for goods ordered or purchased? 9. _____

10. Who receives the original copy of the cashier's check? 10. _____

11. Who receives the file copy of the cashier's check? 11. _____

## SELF-CHECK I

(Continued)

12. Who receives the other copy of the cashier's check? 12. _____

13. Where is the customer's name typed on the cashier's check? 13. _____

**PERFORMANCE:**

Prepare a cashier's check for Miss Finnacum using the forms available from your instructor.

After you complete this activity, check your answers with the Answer Key and the Performance Answer Key.

## SELF-CHECK I – QUESTIONS

### Answer Key

1. $101 ($100 for amount of check plus $1 service charge)
2. Saver's Bank
3. Check Miss Finnacum's personal check to make sure it is acceptable for cashing according to bank policy.
4. Usually in triplicate form (c)
5. Above the words "Authorized Signature" since you are authorized to sign cashier's checks. In some banks the teller is not given authorization to sign cashier's checks and must have one of the bank's officers sign all cashier's checks prepared.
6. The original cashier's check and the customer copy of the cashier's check.
7. Place it on top of the file copy of the cashier's check and save it for the Proof Department.
8. Proof Department
9. They are sure that a money order or cashier's check will be as acceptable as cash. There is no danger of the money order or cashier's check not being honored by the bank upon which it is drawn. If a personal check is not covered by sufficient funds, it will not be honored by the bank upon which it is drawn, and the person who accepts it will have to take legal action to get the money.
10. The customer (Miss Mary Jane Finnacum)
11. The Proof Department of Saver's Bank
12. The customer (Miss Mary Jane Finnacum) to keep as a record of the purchased cashier's check. The original copy of the cashier's check will be sent to the Gift Emporium by Miss Finnacum as payment for the painting she ordered.
13. Under the words "Cashier's Check".

SAVER'S BANK

GAFFNEY, SOUTH CAROLINA 29111

Current Date 19 --

PAY TO THE ORDER OF The Gift Emporium $100.00

One Hundred and No/100 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -

CASHIER'S CHECK

Student's Signature

AUTHORIZED SIGNATURE

Mary Jane Finnacum

---

Current Date 19 --

The Gift Emporium

One Hundred and No/100 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -

FILE COPY

Student's Signature

Mary Jane Finnacum

---

Current Date 19 --

The Gift Emporium

One Hundred and No/100 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -

CUSTOMER COPY

Student's Signature

Mary Jane Finnacum

## SELF-CHECK II

### Issuing a Cashier's Check at Saver's Bank

Today at Saver's Bank, Mr. William Hartzog comes to your window and asks to purchase a cashier's check for $155.99 which is to be sent to the Happy Hunters Shoppe to pay for a rifle he has ordered for his son's birthday present. You are authorized to sign your own cashier's checks. Use the current date and charge a 1% service charge for the cashier's check. Answer the following questions and prepare a cashier's check for Mr. Hartzog. Use a separate sheet of paper and number it 1 – 16.

QUESTIONS:

1. What amount will Mr. Hartzog have to pay you for the cashier's check? 1. _____
2. If Mr. Hartzog pays you by personal check, who will he make it payable to? 2. _____
3. If Mr. Hartzog pays you by personal check, what is the first thing you must do? 3. _____
4. How many forms are contained in a cashier's check set? 4. _____
5. Who receives the original copy of the completed cashier's check? 5. _____
6. Who receives the file copy of the cashier's check? 6. _____
7. Who receives the customer's copy of the completed cashier's check? 7. _____
8. What do you place on top of the file copy of the completed cashier's check if Mr. Hartzog pays you in cash? 8. _____
9. What do you place on top of the file copy of the completed cashier's check if Mr. Hartzog pays you with a personal check? 9. _____
10. What department in the bank is given the file copy of the completed cashier's check and Mr. Hartzog's personal check or a cash-in ticket? 10. _____
11. If you were a business person, why would you require all persons to pay you either in cash or with a cashier's check? 11. _____

## SELF-CHECK II

(Continued)

12. Are tellers in banks always given the authority to sign cashier's checks they prepare? 12. _____

13. If tellers are not authorized to sign cashier's checks they issue, who usually signs them? 13. _____

14. Most tellers use what machines in preparing cashier's checks? 14. _____

15. The written amount of the cashier's check is usually inserted on the check with what machine? 15. _____

16. The date, the name of whom the check is made payable to, and the numerical amount of the cashier's check is usually inserted with the use of what machine? 16. _____

**PERFORMANCE:**

Prepare a cashier's check for Mr. Hartzog using the forms available from your instructor. Assume that he has paid you with a personal check.

After you complete this activity, check your answers with the Answer Key and the Performance Answer Key.

## SELF-CHECK II – QUESTIONS

### Answer Key

1. $157.55 ($155.99 for the amount of the check and $1.56 service charge)

   Mathematical Computations:

   $155.99
   x .01 1% = .01
   $1.5599 = $1.56

   $155.99
   + 1.56
   $157.55 Total

2. The Saver's Bank

3. Check to see if his personal check is acceptable as payment for the cashier's check he is purchasing.

4. Three (an original, a file copy, and a customer copy)

5. Mr. Hartzog, the customer, so he can send it on to the Happy Hunter's Shoppe for payment of the rifle he ordered.

6. The bank keeps the file copy and it is forwarded to the Proof Department.

7. Mr. Hartzog, the customer, so he has a receipt to prove he purchased a cashier's check.

8. A cash-in ticket for the amount of $157.55.

9. The personal check that Mr. Hartzog gave you.

10. The Proof Department of the bank.

11. You would require a cashier's check or cash since you would always be able to get money from the transaction. If you were to accept a personal check, you might find it not honored by the bank upon which it is drawn. If this were the case, then you would not be able to get your money without taking legal actions which would involve a great deal of time and money.

12. No. Sometimes only one of the officers of a bank is given the authorization to sign cashier's checks.

13. One of the officers of the bank who has been given the authorization to sign cashier's checks.

14. A typewriter and a checkwriter.

15. A checkwriter.

16. A typewriter.

SAVER'S BANK

GAFFNEY, SOUTH CAROLINA 29111

Current Date 19--

PAY TO THE ORDER OF Happy Hunter's Shoppe $ 155.99

One hundred fifty-five and 99/100 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -

CASHIER'S CHECK

Student's Signature

AUTHORIZED SIGNATURE

William Hartzog

---

Current Date 19--

Happy Hunter's Shoppe 155.99

One hundred fifty-five and 99/100 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -

FILE COPY

Student's Signature

William Hartzog

---

Current Date 19--

Happy Hunter's Shoppe 155.99

One hundred fifty-five and 99/100 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -

CUSTOMER COPY

Student's Signature

William Hartzog

## PRACTICE TEST I

### Issuing a Cashier's Check

You are a teller at Saver's Bank. Mr. Donald Landrum comes to your window to purchase a cashier's check for $455.00 which is to be sent to the Apple Valley Appliance Center for a stereo he is ordering. Answer the following questions and prepare a cashier's check for Mr. Landrum. You are to use the current date in completing the following activity. You are authorized to sign all cashier's checks you prepare. The Saver's Bank charges a 1% service charge for all cashier's checks it issues. Do not write on this page. Use a separate sheet of paper; number it 1 – 16.

QUESTIONS:

1. What amount will Mr. Landrum have to pay you for the cashier's check? 1. _____
2. If Mr. Landrum pays you by personal check, who will he make it payable to? 2. _____
3. If Mr. Landrum pays you by personal check, what is the first thing you should do? 3. _____
4. How many forms are contained in a cashier's check set? 4. _____
5. Who receives the original copy of the completed cashier's check? 5. _____
6. Who receives the file copy of the completed cashier's check? 6. _____
7. Who receives the customer's copy of the completed cashier's check? 7. _____
8. What do you place on top of the file copy of the completed cashier's check if Mr. Landrum pays you in cash? 8. _____
9. What do you place on top of the file copy of the completed cashier's check if Mr. Landrum pays you by check? 9. _____
10. What department in the bank is given the file copy of the completed cashier's check and Mr. Landrum's personal check or a cash-in ticket? 10. _____
11. If you were a business person, why would you require all persons to pay you either in cash or with a cashier's check? 11. _____

## PRACTICE TEST I

(Continued)

12. Are tellers in banks always given the authority to sign cashier's checks they prepare? 12. _____

13. If tellers are not authorized to sign cashier's checks they issue who must sign them? 13. _____

14. The written amount of the cashier's check is usually inserted on the check with what machine? 14. _____

15. Most tellers use what two machines in preparing cashier's checks? 15. _____

16. The date, the name of whom the check is made payable to, and the numerical amount of the cashier's check is usually inserted with the use of what machine? 16. _____

**PERFORMANCE:**

Prepare a cashier's check for Mr. Landrum using the forms available from your instructor. Assume that he paid you with a personal check.

After you complete this test, compare your answers with the Answer Key and Practice Test I Answer Key.

## PRACTICE TEST I – QUESTIONS

### Answer Key

1. Mr. Landrum will pay you $459.55 for the cashier's check he purchases. ($455.00 for the check itself and $4.55 service charge).

   Mathematical Computations:

   $455.00
   x .01 1% = .01
   $4.5500 = $4.55

   $455.00
   + 4.55
   $459.55 Total

2. Mr. Landrum will make the check payable to the Saver's Bank.

3. You check Mr. Landrum's check to make sure it is acceptable as payment for the cashier's check he is purchasing.

4. Three forms – an original, a file copy, and a customer copy.

5. Mr. Landrum gets the original copy of the cashier's check so he can send it to the Apple Valley Appliance Center for the purchase of the stereo he is ordering.

6. The file copy of the cashier's check remains at the bank and is sent to the Proof Department of the bank.

7. Mr. Landrum receives the customer's copy of the cashier's check so he will have proof that he purchased a cashier's check.

8. A cash-in ticket in the amount of $459.55.

9. Mr. Landrum's personal check in the amount of $459.55.

10. Proof Department of the Saver's Bank.

11. You would want to receive a cashier's check or a money order because you would always be able to get your money from the business transaction. If you were to accept a personal check, you might not find it honored by the bank upon which it is drawn. If this were the case, then you would not be able to get your money without taking legal action which would involve a great deal of time and money.

12. No.

13. Usually an officer of the bank.

14. The checkwriter.

15. A checkwriter and a typewriter.

16. A typewriter.

SAVER'S BANK

PALMETTO, SOUTH CAROLINA 29111

Current Date 19 – –

PAY TO THE ORDER OF Apple Valley Appliance Center $ 455.00

Four hundred fifty-five and No/100 – – –

## CERTIFIED CHECKS

**PERFORMANCE OBJECTIVE:**

Given a teller's window prepared for certifying checks, a certification stamp, a teller's stamp, and a checkwriter, certify a check. All applicable sections should be completed accurately.

**LEARNING ACTIVITIES:**

1. Read Instruction Sheet II entitled "Issuing Certified Checks."

2. Obtain the filmstrip "Certified Checks" from your instructor. Set up the filmstrip projector and cassette player and view the presentation. Focus and start the tape. At the sound of the beep, advance the filmstrip.

3. Complete the Self-Check III entitled "Issuing a Certified Check at Saver's Bank" and then check your own answers.

4. Complete Self-Check IV entitled "Issuing a Certified Check at Saver's Bank" and check your own answers.

5. Complete the Practice Test II. Check your work. If you were successful in completing the Practice Test II, then you should be successful in completing the material on the Post-Test which deals with issuing certified checks. If you were not successful in completing the Practice Test II, it will be necessary for you to repeat Self-Checks III and IV and retake the Practice Test before moving to the new sections which deal with issuing and cashing traveler's checks.

## INSTRUCTION SHEET II

### Issuing Certified Checks

A certified check is a check which a bank guarantees good. When a party has a check certified, the bank removes the amount of the check from the drawer's (person who writes a check) account and places it in the bank's General Ledger Account. When the check is returned to the bank for payment the money is set aside, so a certified check cannot be dishonored.

In certifying a check the following procedure is followed:

1. The teller receives the check which is to be certified from the customer.

2. The teller examines the check for acceptability.

   a. All checks to be certified must be written on the bank which is certifying it.

   b. The check being certified must have a payee (person to whom the check is made payable) named.

   c. The drawer's (person who is writing the check and has funds to cover the payment of the check in an account at the bank) signature must be genuine.

   d. The teller must check with a Bookkeeping Department or the daily trial balance to make sure the person having the check certified has ample money in his/her account to cover the amount of the check.

3. The teller, after finding the check is acceptable for certification, processes the check:

   a. On the face of the customer's personal check, the teller stamps it with the certification stamp which includes the following information:

      1. The word "certified"
      2. Date blank
      3. Amount blank
      4. Authorized signature blank

   b. The teller fills in the date and the amount of the check.

   c. The teller takes the personal check being certified to the bank officer who has the authorization to sign certified checks. The teller secures the signature.

   d. The teller returns to the teller window and inserts the amount of the check with the checkwriter over the customer's writing.

4. The teller completes a certification form in duplicate.

5. The teller gives the customer the certified check and the customer's copy of the certification form.

## INSTRUCTION SHEET II

(Continued)

6. The teller prepares a deposit ticket made out to the bank's General Ledger Account for the amount of the check. The amount of the check is being transferred from the customer's account to the bank's account.

   a. Enter the General Ledger Account name and number on the deposit ticket.

   b. Enter the date on the deposit ticket.

   c. Enter the name of customer by the amount column with the amount of the money being transferred from the customer's account to the bank's General Ledger Account.

   d. Stamp the face of the deposit ticket with the teller's stamp.

7. Retain the file copy of the certification form and the deposit ticket for the Proof Department of the Bank.

Practice these procedures using the Self-Check III activities.

## SELF-CHECK III

### Issuing a Certified Check at Saver's Bank

You are a teller at Saver's Bank. Mrs. Helen Kabrick who has a checking account with your bank comes to your window. She has a personal check which she asks you to certify, the amount is $52.86. Answer the following True or False Questions on a separate sheet of paper by writing True beside the number of a true statement and False beside the number of a wrong statement. Then, issue a certified check to Mrs. Kabrick using the instructions listed under "Performance". Do not write on this page.

**QUESTIONS:**

_____ 1. Once you receive the customer's personal check for certification the first thing you do is complete the certification form.

_____ 2. The person who asks you to certify a personal check must have a checking account at your bank.

_____ 3. It is not necessary for you to check with the Bookkeeping Department or the Daily Trial Balance to see if the person asking you to certify the check has sufficient funds in his/her account to cover the amount of the check.

_____ 4. The personal check given to you to certify must have named a payee.

_____ 5. Once you have verified that the person requesting that you certify a check has sufficient funds in his/her account to cover the amount of the check, you stamp the personal check with the certification stamp.

_____ 6. The certification stamp has the word "Certified", places for the date, the amount, and for the officer's signature who approves the certified check.

_____ 7. It is always necessary for one of the officers of the bank to approve certified checks.

_____ 8. It is necessary to complete a certification form in triplicate for all personal checks which you certify.

_____ 9. The customer is given the stamped certified check and the customer's copy of the certification form after you complete the transaction.

_____ 10. It is necessary for you to prepare a deposit ticket for the amount of the certified check transferring funds from the customer's account to the General Ledger Account of the bank.

_____ 11. You throw the file copy of the certification form and the deposit ticket away since it is not necessary to retain it for the Proof Department of the bank.

## SELF-CHECK III

(Continued)

**PERFORMANCE:**

Complete the steps on the personal check which are necessary for it to be certified properly. Your instructor will supply you with a certification stamp and Mrs. Kabrick's check. Ask one of your classmates to sign it as an officer at the bank would.

Complete the certification form that your instructor gave you for this transaction.

Complete the deposit ticket your instructor gave you for this transaction. The General Ledger Account number is 001–100–000. Your instructor will supply you with a teller's stamp.

Note: The check is certified on the same day it was written by Mrs. Kabrick.

After you complete this activity. Check your answers with the Answer Key and Performance Answer Key.

## SELF-CHECK III – QUESTIONS

### Answer Key

1. FALSE The first thing is to examine the check to make sure it is acceptable.
2. TRUE
3. FALSE It is always necessary to check to see that the person has sufficient funds to cover the check. If they do not, the check cannot be certified.
4. TRUE
5. TRUE
6. TRUE
7. TRUE
8. FALSE Certification forms are prepared in duplicate.
9. TRUE
10. TRUE
11. FALSE The file copy of the certification form and the deposit ticket are retained for the Proof Department of the bank.

Performance Answer Key

CERTIFIED CHECK COMPLETED

NO. 198

MRS. HELEN KABRICK
785 LYMAN STREET
GAFFNEY, SC 29340

CERTIFIED
DATE 7/26/--
AMOUNT 52.86
Student's Signature
AUTHORIZED BY

July 26, 19--

PAY TO THE ORDER OF The Country Corner $ 52.86

Fifty-two and 86/100 - - - - - - - - - - - - - - - - - - - - - - - - DOLLARS

FOR China

Helen Kabrick

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

---

DATE CERTIFIED July 26, 19-- NO. 203

CHECK CERTIFIED BY
SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

PAY TO THE ORDER OF The Country Corner $ 52.86

Fifty-two and 86/100 - - - - - - - - - - - - - - - - - - - - - - - - DOLLARS

CUSTOMER'S CHECK NO. 198
DATE OF CHECK July 26, 19--

DRAWN BY AND CHARGED
TO THE ACCOUNT OF Helen Kabrick

## SELF-CHECK III

### Performance Answer Key

**DEPOSIT TICKET**

DEPOSIT TICKET
SAVER'S BANK
GAFFNEY, SC 29340

NAME AND ADDRESS
General Ledger

DATE July 26, 19--

ACCOUNT NUMBER 001-100-000

| | DOLLARS | CENTS |
|---|---|---|
| COINS | | |
| CURRENCY | | |
| CHECKS Helen Kabrick | 52 | 86 |
| | | |
| | | |
| | | |
| TELLER | | |
| STAMP | | |
| | | |
| | | |
| TOTAL | 52 | 86 |

## SELF-CHECK IV

### Issuing a Certified Check at Saver's Bank

Today at Saver's Bank, Mr. Wayne Dodge comes to your window with a personal check. He asks you to certify it for him. The amount is $5,261.85. Answer the following questions on a separate sheet of paper. Number it 1 – 6 and write the letters of the correct responses beside the number.

When you complete the six questions, certify Mr. Dodge's check using the forms provided by your instructor. Follow the instructions listed under "Performance". Do not write on this page.

QUESTIONS:

1. When given a check to certify, it is necessary that you make sure the check is acceptable for certification. Below are listed various items. Identify those items the teller must check before certifying a check.

   _____ A. The check can be written on any bank.

   _____ B. The check must be written on the Saver's Bank.

   _____ C. The check must name a payee. (the person to whom the check is made payable)

   _____ D. The check does not have to name a payee.

   _____ E. The drawer's (the person who is responsible for having the funds necessary to cover the check) signature must be genuine.

   _____ F. It is not necessary to check the drawer's signature.

   _____ G. The amount of the check must be verified with the Bookkeeping Department or the Daily Trial Balance to make sure there are sufficient funds in the drawer's account to cover the amount of the check. Funds will have to be transferred to the General Ledger Account of the bank from the account of the drawer.

   _____ H. There is no need to check the account balance of the drawer with the Bookkeeping Department or the Daily Trial Balance to be sure there are sufficient funds for the amount of the check.

2. A customer's check is certified by stamping the check with a certification stamp after it has been examined and approved for certification. Below are listed several steps that must be followed in processing a check for certification. Arrange the steps in their correct order.

   _____ A. Secure bank officer's signature.

   _____ B. Write the date and amount of check on the stamped portion of the check.

   _____ C. Inscribe the written amount with a checkwriter over customer's writing.

   _____ D. Stamp certification form on check.

## SELF-CHECK IV

(Continued)

3. Certification forms are prepared in single form, duplicate form, or triplicate form?

   _____ A. Single form

   _____ B. Duplicate form

   _____ C. Triplicate form

4. After the check has been certified and the certification form has been completed, the customer is given

   _____ A. Certified check and the file copy of the certification form.

   _____ B. Certified check and the customer copy of the certification form.

   _____ C. File copy of the certification form.

   _____ D. Customer copy of the certification form.

5. After the teller is completed with the customer it is necessary that a deposit ticket be completed. It provides for which of the following?

   _____ A. The amount of the check certified is transferred from the bank's General Ledger Account to the drawer's account.

   _____ B. The amount of the check certified is transferred from the drawer's account to the bank's General Ledger Account.

   _____ C. The amount of the check certified is transferred from the drawer's account to the payee's account.

   _____ D. The amount of the check certified is transferred from the payee's account to the drawer's account.

6. The file copy of the certification form and the deposit ticket is retained for which department of the bank?

   _____ A. The Check Department

   _____ B. The Loan Department

   _____ C. The Accounts Department

   _____ D. The Proof Department

## SELF-CHECK IV

(Continued)

**PERFORMANCE:**

Complete the steps on the personal check which are necessary for it to be certified properly. Your instructor will supply you with a certification stamp and Mr. Dodge's check.

Ask one of your classmates to sign it as an officer of the bank would.

Complete the certification form that your instructor gave you for this transaction.

Complete the deposit ticket your instructor gave you for this transaction. The General Ledger Account number is 001–100–000. Your instructor will supply you with a teller's stamp.

Note: The check is certified on the same day it was written by Mr. Dodge.

After you complete this activity, check your answers with the Answer Key and Performance Answer Key.

## SELF-CHECK IV

### Answer Key

1. B, C, E, G
2. D, B, A, C
3. B
4. B
5. B
6. D

## SELF-CHECK IV

### Performance Answer Key

**CERTIFIED CHECK COMPLETED**

NO. 255

MR. WAYNE DODGE
213 FOREST LANE DRIVE
GAFFNEY, SC 29340

CERTIFIED

August 23, 19--

DATE 8/23/--
AMOUNT 5,261.85

PAY TO THE ORDER OF Seven Seas Marina $5,261.85

Five thousand two hundred sixty-one and 85/100 - - - - - - - - - - - - DOLLARS

Student's Signature
AUTHORIZED BY

FOR Boat

Wayne Dodge

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

---

DATE CERTIFIED August 23, 19-- NO. 401

CHECK CERTIFIED BY
SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

PAY TO THE ORDER OF Seven Seas Marina $5,261.85

Five thousand two hundred sixty-one and 85/100 - - - - - - - - - - - - - - - - - - DOLLARS

CUSTOMER'S CHECK NO. 255

DRAWN BY AND CHARGED

DATE OF CHECK August 23, 19--

TO THE ACCOUNT OF Wayne Dodge

SELF-CHECK IV

Performance Answer Key

(Continued)

DEPOSIT TICKET

DEPOSIT TICKET
SAVER'S BANK
GAFFNEY, SC 29340

NAME AND ADDRESS
General Ledger

DATE August 23, 19--

ACCOUNT NUMBER 001-100-000

| | DOLLARS | CENTS |
|---|---|---|
| COINS | | |
| CURRENCY | | |
| CHECKS Wayne Dodge | 5,261 | 85 |
| | | |
| | | |
| TELLER | | |
| STAMP | | |
| | | |
| | | |
| TOTAL | 5,261 | 85 |

## PRACTICE TEST II

Below is a check that was presented to your teller's window by Miss Sally Wilson for certification. Your instructor will give you a copy of the same check, a certification form, and a deposit ticket. Complete them in their correct form. You will need a certification stamp and a teller's stamp for this activity. The check is certified on the same day as the check was written. The General Ledger account number is 001–100–000. Ask a classmate to authorize the certified check.

NO. 675

MISS SALLY WILSON
400 HILLSIDE DRIVE
GAFFNEY, SC 29340

September 19, 19--

PAY TO THE ORDER OF The Teens and Jeans Shoppe $ 45.50

Forty-five and 50/100 - - - - - - - - - - - - - - - - - - - - - - - DOLLARS

FOR Jeans and Tops

Sally Wilson

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

After you complete the certification of the check answer the following questions on a separate sheet of paper. Number it 1 – 12.

QUESTIONS:

1. The certification form is prepared in _____.
2. When a personal check is given to a bank teller for certification, the first thing he/she does is _____ _____ _____ _____.
3. A personal check which is to be certified, must be written on the bank certifying it and it must name a _____.
4. The _____ _____ must be genuine on a personal check that is being certified.

## PRACTICE TEST II

(Continued)

5. The teller must check with the Bookkeeping Department of the bank or the _____ _____ _____ to be sure the drawer has sufficient funds to cover the amount of the personal check before certifying it.

6. To process a personal check for certification, the teller, after finding the check acceptable _____ the check's face.

7. Before a personal check can be processed for certification it is necessary for a _____ _____ to sign the check on the appropriate stamped line.

8. The teller always inserts the amount of the check with the _____ over the customer's writing of the amount.

9. The customer receives the _____ _____ and the customer's copy of the certification form from the teller after the check has been certified.

10. The teller has to prepare a deposit ticket transferring the amount of the check from the _____ _____to the General Ledger Account of the bank.

11. The teller stamps the deposit ticket with a _____ _____ .

12. The file copy of the certification form and the deposit ticket is retained for the _____ _____ .

After you complete this test, compare your answers with the Answer Key and Practice Test II Answer Key.

# PRACTICE TEST II

## Performance Answer Key

CERTIFIED CHECK COMPLETED

NO. 675

MISS SALLY WILSON
400 HILLSIDE DRIVE
GAFFNEY, SC 29340

CERTIFIED
DATE 9/19/--
AMOUNT 45.50

September 19, 19--

PAY TO THE ORDER OF The Teens and Jeans Shoppe $45.50

Forty-five and 50/100 - - - - - - - - - - - - - - - - - - - - - - - - DOLLARS

FOR Jeans and Tops

Student's Signature
AUTHORIZED BY

Sally Wilson

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

---

DATE CERTIFIED September 19, 19-- NO. 763

CHECK CERTIFIED BY
SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

PAY TO THE ORDER OF The Teens and Jeans Shoppe $45.50

Forty-five and 50/100 - - - - - - - - - - - - - - - - - - - - - - - - DOLLARS

CUSTOMER'S CHECK NO. 675

DATE OF CHECK September 19, 19--

DRAWN BY AND CHARGED
TO THE ACCOUNT OF Sally Wilson

PRACTICE TEST II

Performance Answer Key

(Continued)

DEPOSIT TICKET

DEPOSIT TICKET
SAVER'S BANK
GAFFNEY, SC 29340

NAME AND ADDRESS
General Ledger

DATE September 19, 19--

ACCOUNT NUMBER 001-100-000

| | DOLLARS | CENTS |
|---|---|---|
| COINS | | |
| CURRENCY | | |
| CHECKS Sally Wilson | 45 | 50 |
| | | |
| TELLER | | |
| STAMP | | |
| | | |
| | | |
| TOTAL | 45 | 50 |

## PRACTICE TEST II

### Answer Key

1. duplicate
2. examine it for acceptability
3. payee
4. drawer's signature
5. Daily Trial Balance
6. stamps
7. bank officer
8. checkwriter
9. certified check
10. drawer's account
11. teller's stamp
12. Proof Department

## TRAVELER'S CHECKS

**PERFORMANCE OBJECTIVES:**

Given a teller's window prepared for selling traveler's checks, sell three traveler's checks. All applicable sections should be completed accurately.

Given a teller's window prepared for cashing traveler's checks, a teller's stamp, and an adding machine, cash three traveler's checks. All applicable sections should be completed accurately.

**LEARNING ACTIVITIES:**

1. Read Instruction Sheet III entitled "Issuing and Cashing Traveler's Checks".

2. Obtain the filmstrip "Traveler's Checks" from your instructor. Set up the filmstrip projector and cassette player and view the presentation. Focus and start the tape. At the sound of the beep, advance the filmstrip.

3. Complete the Self-Check V entitled "Issuing a Traveler's Check at Saver's Bank". Check your own answers.

4. Complete the Self-Check VI entitled "Cashing a Traveler's Check at Saver's Bank". Check your own answers.

5. Complete the Practice Test III and IV. Check your work. If you were successful in completing the Practice Tests, then you should be successful in completing the material on the Post-Test which deals with issuing and cashing traveler's checks. If you were not successful in completing the Practice Tests, it will be necessary for you to repeat Self-Checks V and VI and retake the Practice Tests before moving to the new section which deals with ordering personalized checks.

## INSTRUCTION SHEET III

### Issuing and Cashing Traveler's Checks

Throughout the world, business people are hesitant to accept personal checks from those they do not know. Travelers do not like to carry large amounts of cash with them, since it could easily be lost or stolen. To provide for the needs of both business people and travelers, a special type of check has been developed, which is known as a traveler's check. It is a draft drawn by well known and reliable institutions on themselves or one of their agents. Traveler's checks can be purchased at any bank and sometimes at railroad, bus depots, and airline terminals.

When traveler's checks are purchased, the buyer signs his/her name on each check. When any of the checks are cashed, perhaps many miles from home, the name of the payee is inserted and again the buyer signs his/her name in the presence of the payee. This enables the payee to compare the two signatures.

People are usually willing to accept traveler's checks because they know they are good and that their bank will accept them as readily as cash when they are deposited to their accounts.

There are different procedures to follow in issuing and cashing traveler's checks. We will, first examine the method followed by the party who is selling traveler's checks, secondly, we will consider the procedures used by one who is cashing them.

### PROCEDURE TO FOLLOW IN ISSUING TRAVELER'S CHECKS

1. Greet the customer.

2. Remove a traveler's check application form and complete in triplicate form. The following information is inserted on the form:

   A. Record the quantity and amount for each denomination in the appropriate columns.

   B. Enter check numbers for each denomination by writing complete number for the first check and last three digits for the last check.

**EXAMPLE:**

**MISCELLANEOUS TRANSACTION**

| QUANTITY | DENOMINATION | AMOUNT | | CHECKS NUMBERED FROM | TO-INC. |
|---|---|---|---|---|---|
| | $ 10 | | | | |
| 20 | $ 20 | 400 | 00 | 052369431 | 450 |
| | $ 50 | | | | |
| | $100 | | | | |
| | $500 | | | | |
| | TOTAL | | | | |
| CHARGE | 1 % | | | | |
| GRAND TOTAL | | | | | |

DATE 19

AMOUNT DUE BANK EXPRESS

ORIGINAL – SEND TO BANK EXPRESS

**SAVER'S BANK**
**GAFFNEY, SOUTH CAROLINA 29340**

*BANK EXPRESS TRAVELER S CHECKS*

PURCHASER'S NAME (PRINT) _____

HOME ADDRESS _____

CITY _____ STATE ___ ZIP _____

PURCHASER'S SIGNATURE

_____

PURCHASER'S APPLICATION

## INSTRUCTION SHEET III

(Continued)

C. Print purchaser's name and address in appropriate place.

D. Secure Purchaser's signature. (A married woman must always use her given name. Example: Mary J. Smith not Mrs. Ralph Smith.)

E. Record the amount due:

| | | | |
|---|---|---|---|
| 1. | Total amount of checks | 20 checks at $20.00 = | $400.00 |
| 2. | Service charge | Usually 1% x Total amount of checks .01 x $400.00 = | 4.00 |
| 3. | Grand total is total of Items 1 and 2 | | $404.00 |
| 4. | Less a Service Charge which is given to the issuer of the checks from the financial institution that the traveler's checks are drawn upon. This amount is usually $.50. | | – .50 |
| 5. | Total to be entered which will be remitted by the bank to the financial institution the checks are drawn upon. | | $403.50 |

F. Process traveler's checks

1. Have the customer sign each traveler's check in the upper lefthand corner in the presence of the teller. It should be explained to the customer not to countersign the check until it is being cashed.

2. Receive payment for the grand total amount. (Amount of checks plus service charge – $400 + $4 = $404) If paid by check, be sure to examine the check for acceptability. If paid by cash, prepare a cash-in ticket for the amount received in duplicate.

3. Recount traveler's checks and place them in a black folder along with the second copy of the application form.

4. Give the customer the black folder with the traveler's checks and the second copy of the application form.

5. Prepare a cashier's check to the financial institution upon which the traveler's checks are drawn for the amount of the checks plus the service charge less the amount the bank is allowed for its service of issuing the checks. ($400 + $4 = $404 – $.50 = $403.50)

   a. Prepare cashier's check in triplicate form (original, customer's copy, and file copy)

   b. Type in name of payee (financial institution which issues the traveler's checks).

## INSTRUCTION SHEET III

(Continued)

c. Type amount in numbers in appropriate place.

d. Type customer's name under the words "cashier's check."

e. Inscribe written amount with checkwriter.

f. Sign your name over authorized signature if you have this authority. If you are not authorized to sign cashier's checks, then have the authorized bank officer sign it.

g. Give the customer the customer copy of the cashier's check. This will be proof that the bank has remitted the proper amount to the financial institution that the traveler's checks are drawn upon.

G. Place customer's check on top of file copy of cashier's check and retain for Proof Department if payment was made by check.

If payment was made in cash, then place cash-in ticket on top of cashier's check and retain for the Proof Department.

H. Retain the original cashier's check and first copy of traveler's check application form for mailing to the financial institution upon which the traveler's checks are drawn.

I. Retain duplicate copy of cash-in ticket if you were paid by cash for your balancing records.

J. Retain third copy of application form for files.

## ISSUING AND CASHING TRAVELER'S CHECKS

Summary of who gets various forms:

Customer receives:

1. Traveler's checks in black folder
2. Copy of application form is also placed in black folder
3. Customer's copy of the cashier's check that is mailed to the financial institution issuing the traveler's checks.

Financial Institution issuing traveler's checks receives:

1. Cashier's check (original)
2. Application form for traveler's checks (original)

Bank issuing traveler's check keeps:

Proof Department

1. File copy of the cashier's check and customer's check for payment or cash-in ticket if payment was not by check.

Balancing records of the teller

2. If payment was made in cash, the duplicate copy of the cash-in ticket.

Banks files

3. Third copy of the application form for traveler's checks.

## INSTRUCTION SHEET III

(Continued)

### PROCEDURE TO FOLLOW IN CASHING TRAVELER'S CHECKS

1. Greet the customer.
2. Receive traveler's checks from customer.
3. Ask customer for identification. This is usually at least two different sources such as a driver's license and credit card of some description on which a signature also appears. If you know the customer, this step might not be necessary.
4. Obtain customer's signature in appropriate place on each traveler's check, along with the date and payee.
5. Verify customer's signatures on traveler's checks.
6. Prove total of checks by listing and totaling on an adding machine. Retain the tape.
7. Dispense cash to the customer.
   - A. Dispense coins first.
   - B. Dispense currency next.
     1. Pull large bills first.
     2. Count all currency as it is removed from stack.
     3. Pick up each bill with forefinger and thumb; roll bill to separate it from remaining bills; stack bills on counter.
     4. Pick up stack from counter, and count to customer slowly so he/she can count along with you.
8. Complete cash-out ticket in duplicate for amount paid.
9. Stamp face of each check with teller's stamp.
10. Place original copy of cash-out ticket on top of traveler's checks and retain for Proof Department.
11. Retain duplicate copy of cash-out ticket and adding machine tape for balancing records.

## SELF-CHECK V

### Issuing a Traveler's Check at Saver's Bank

**PERFORMANCE:**

You are a teller at the Saver's Bank in Gaffney, South Carolina. Mrs. Betty Allison, a regular customer at your window, is planning a trip to Myrtle Beach. She approaches you and asks to purchase $500 worth of $20 traveler's checks. Complete the following application form for this purchase. Use the current date and have one of your fellow students sign as though they were Mrs. Allison.

Mrs. Allison's address is:

Mrs. Betty Allison
4589 Haynesworth Drive
Gaffney, SC 29340

The first check of the series you select for Mrs. Allison is 802 175 404. The last number of the series is 802 175 428. Your bank charges a 50 cents fee for each transaction. Bank Express is the issuer of the travelers checks, and they charge a 1% service charge.

Do not write on the form below. Your instructor will give you the forms you will need. After you complete the application form, check your work with the key located at the end of this section. Complete an application form similar to the one shown below.

### I. APPLICATION FORM

**MISCELLANEOUS TRANSACTION**

| QUANTITY | DENOMI-NATION | AMOUNT | CHECKS NUMBERED FROM | TO-INC. |
|---|---|---|---|---|
| | $ 10 | | | |
| | $ 20 | | | |
| | $ 50 | | | |
| | $100 | | | |
| | $600 | | | |
| | TOTAL | | DATE 19 | |
| CHARGE 1 % | | | AMOUNT DUE BANK EXPRESS | |
| GRAND TOTAL | | | ORIGINAL – SEND TO BANK EXPRESS | |

**SAVER'S BANK**
**GAFFNEY, SOUTH CAROLINA 29340**

*BANK EXPRESS TRAVELER S CHECKS*

PURCHASER'S NAME (PRINT) _____

HOME ADDRESS _____

CITY _____ STATE ___ ZIP _____

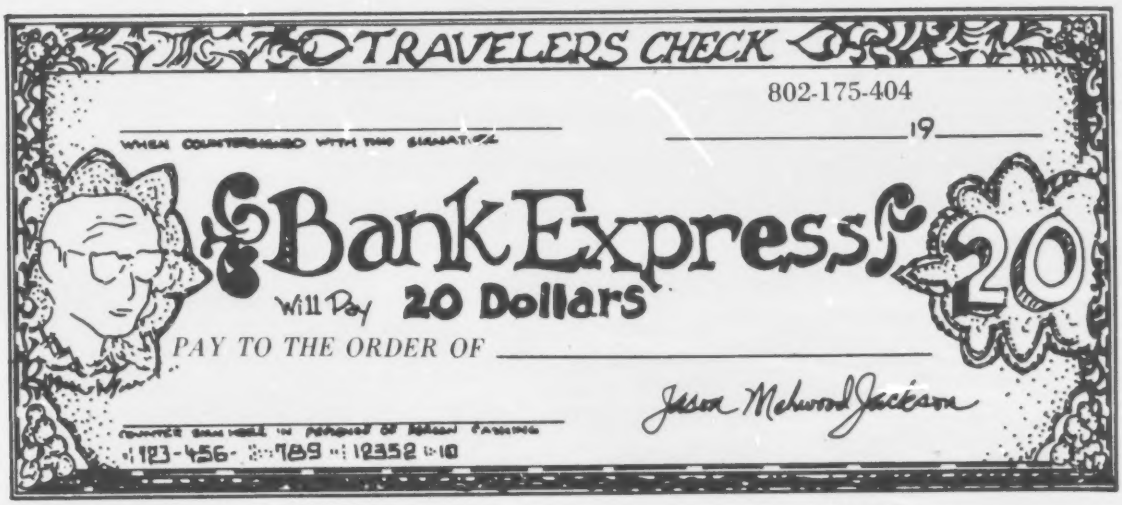
PURCHASER'S SIGNATURE

_____

**PURCHASER'S APPLICATION**

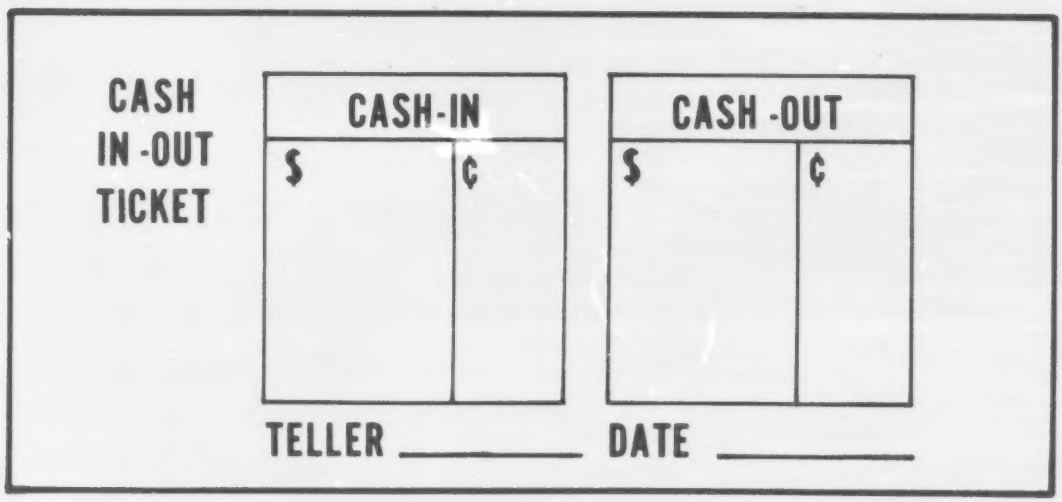
## II. TRAVELER'S CHECK

The following is a copy of the first traveler's check which will be issued to Mrs. Allison. Write Mrs. Allison's signature in the space you would have her sign each of the 25 checks you are issuing to her. Do not sign on the check found below. Use the traveler's checks given to you by your instructor.




## III. CASH-IN TICKET

If Mrs. Allison paid you in cash it would be necessary for you to prepare a cash-in ticket as found below. This would be prepared in duplicate. Assume you were paid in cash and complete the following cash-in ticket. Do not write on the form below. Use the cash-in ticket given to you by your instructor.



## IV. CASHIER'S CHECK

Prepare the cashier's check to remit the amount of the traveler's checks and their fee which were sold to Mrs. Allison. This will be sent to Bank Express Company, the financial institution upon which the checks are drawn. Do not write on this page. The forms you will be using will be provided by your instructor. Use the current date and have one of your fellow students act as the person authorized to sign all cashier's checks at your bank.

SAVER'S BANK

GAFFNEY, SOUTH CAROLINA 29340

_____ 19____

PAY TO THE
ORDER OF _____ $____

_____

CASHIER'S CHECK

_____
AUTHORIZED SIGNATURE

- - - -

## SELF-CHECK V

(Continued)

### IV. CASHIER'S CHECK

_____ 19____

CUSTOMER COPY _____

## SELF-CHECK V

**(Continued)**

V. QUESTIONS:

Record your answers on a separate sheet of paper; number it 1 – 10.

1. The application form for traveler's checks is prepared in
   a. triplicate
   b. duplicate
   c. single
   d. quadruple

2. The customer must sign his/her signature on
   a. traveler's checks
   b. application form
   c. cash-in ticket
   d. application form and traveler's checks

3. The financial institution upon which the traveler's checks are issued usually charges _____
   a. 2%
   b. 5%
   c. 10%
   d. 1%

4. When Mr. Loury signs each traveler's check he purchases in the presence of the teller selling them, he signs them in the
   a. lower righthand corner
   b. lower lefthand corner
   c. upper righthand corner
   d. upper lefthand corner

5. The customer should be instructed by the teller
   a. to countersign the check immediately
   b. to countersign only in the presence of the party who is going to cash the traveler's check
   c. never to countersign the traveler's checks
   d. to countersign them before going shopping

6. Before giving the traveler's checks to the customer the teller should
   a. recount them and place them in a black folder
   b. recount them and hand them to the customer
   c. recount them and give them to the customer along with the copy of the application form
   d. recount them and place them along with the customer's copy of the application form in a black folder

7. After you have completed the issuing of traveler's checks to a customer, the teller has to
   a. prepare a cashier's check for the financial institution the checks are drawn upon
   b. make a cash-in ticket if paid in cash
   c. make a cash-out ticket if paid in cash
   d. both a and b

## SELF-CHECK V

**(Continued)**

8. The financial institution upon which the traveler's checks are issued is sent the following at the end of each sale
   a. cashier's check for amount of checks plus a set fee
   b. cash-in ticket
   c. original copy of the application form
   d. both a and c

9. The Proof Department of the bank is given the
   a. file copy of the cashier's check sent to the financial institution issuing the traveler's checks
   b. customer's check if paid by check
   c. cash-in ticket if payment was by cash
   d. all of these

10. If the payment was in cash, the duplicate copy of the cash-in ticket is
    a. kept by the teller for balancing records at the end of the day
    b. given to the Proof Department
    c. filed in the bank records
    d. given to the customer

## SELF-CHECK V

### Performance Answer Key

### Issuing a Traveler's Check at Saver's Bank

I. Application Form (in real situation it is prepared in triplicate)

**MISCELLANEOUS TRANSACTION**

| QUANTITY | DENOMINATION | AMOUNT | | CHECKS NUMBERED FROM | TO-INC. |
|---|---|---|---|---|---|
| | $ 10 | | | | |
| 25 | $ 20 | 500 | 00 | 80217540442 | 8 |
| | $ 50 | | | | |
| | $100 | | | | |
| | $500 | | | | |
| | TOTAL | 500 | 00 | | |
| CHARGE | 1 % | 5 | 00 | | |
| GRAND TOTAL | | 505 | 00 | | |

DATE Current Date 19

AMOUNT DUE BANK EXPRESS 504 50

ORIGINAL – SEND TO BANK EXPRESS

**SAVER'S BANK**
**GAFFNEY, SOUTH CAROLINA 29340**

*BANK EXPRESS TRAVELER'S CHECKS*

PURCHASER'S NAME (PRINT) Mrs. Betty Allison

HOME ADDRESS 4589 Haynesworth Drive

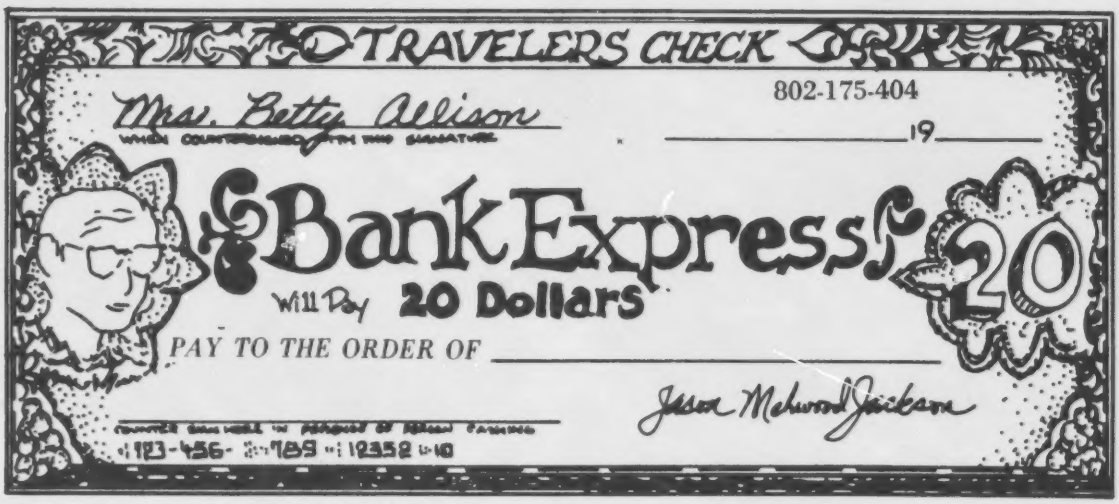
CITY Gaffney STATE SC ZIP 29340

PURCHASER'S SIGNATURE

Mrs. Betty Allison

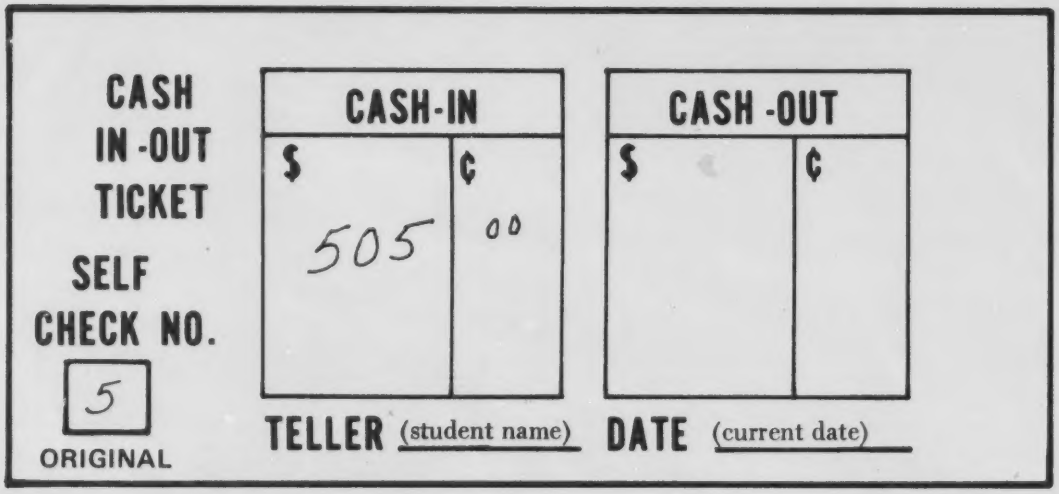
PURCHASER'S APPLICATION

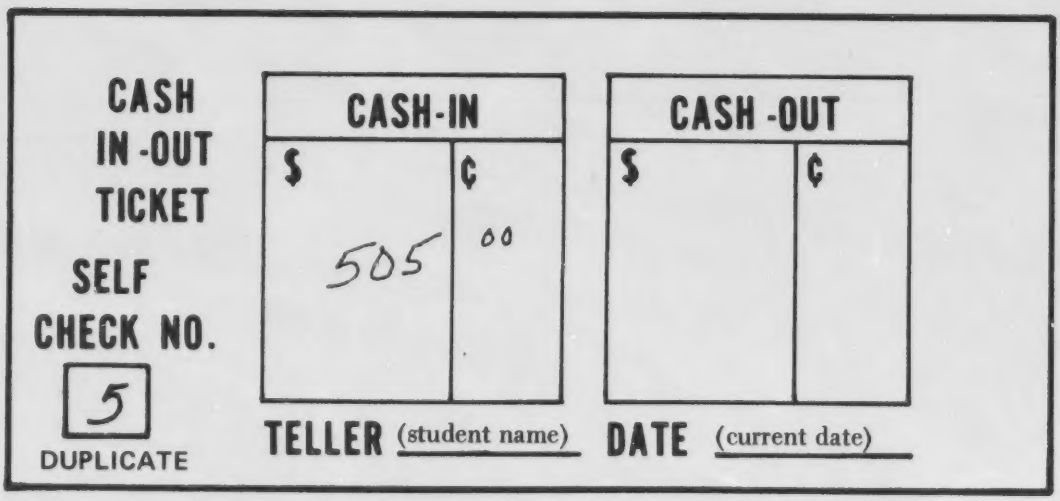
II. Traveler's check (first one issued to Mrs. Betty Allison)



SELF-CHECK V
Performance Answer Key
(Continued)

III. Cash-In/Out Ticket (made in duplicate)



SELF-CHECK V

Performance Answer Key

(Continued)

IV. Cashier's Check (issued to financial institution that checks are drawn upon)

SAVER'S BANK

GAFFNEY, SOUTH CAROLINA 29340

Current Date 19 – –

PAY TO THE ORDER OF Bank Express Company $ 504.50

Five hundred four and 50/100 – – –

SELF-CHECK V
Performance Answer Key
Answer Key

(Continued)

Current Date 19--

Bank Express Company 504.50

Five hundred four and 50/100 - - -

## SELF-CHECK V

### Answer Key

### (Continued)

V. QUESTIONS:

1. a
2. d
3. d
4. d
5. b
6. d
7. d
8. d
9. d
10. a

## SELF-CHECK VI

### Cashing Traveler's Checks at Saver's Bank

I. QUESTIONS:

Assume you are a teller at Saver's Bank and a customer comes to your window and asks you to cash three traveler's checks, below you will find a list of the steps you would follow in handling the cashing of these checks. On a separate sheet of paper place the numbers 1 – 11 beside each letter to designate the order in which these things would be done.

_____ A. Placed original copy of cash-out ticket on traveler's checks.

_____ B. Listed and totaled amount due customer on adding machine.

_____ C. Obtained customer's signature in appropriate place on each check, with date and payee.

_____ D. Dispensed cash to customer in proper manner.

_____ E. If you did not know the customer, you asked for proper identification.

_____ F. Retained duplicate copy of cash-out ticket and adding machine tape for balancing records.

_____ G. Made cash-out ticket for amount paid out.

_____ H. Compared customer's signatures on traveler's checks.

_____ I. Stamped face of each check with teller's stamp.

_____ J. Received traveler's checks from customer.

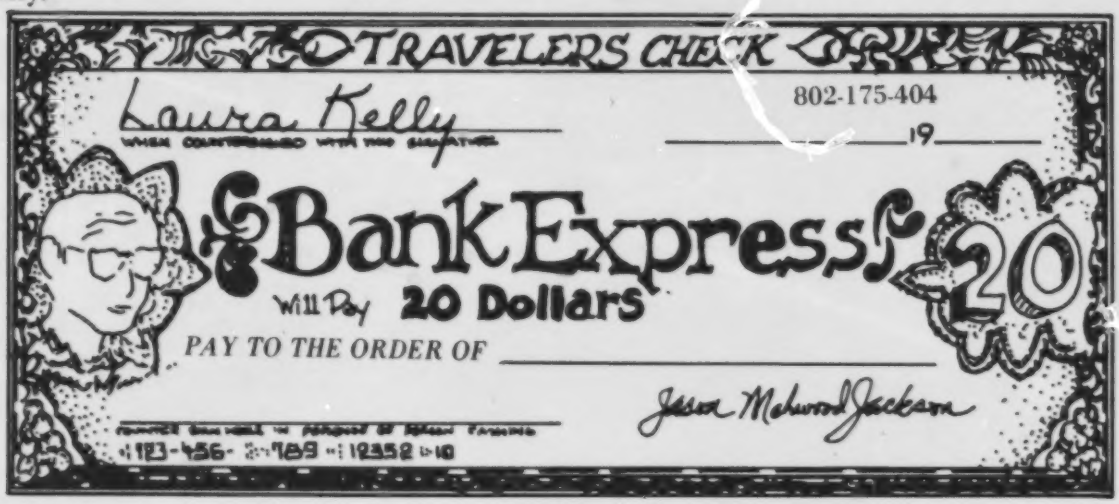
_____ K. Greeted customer.

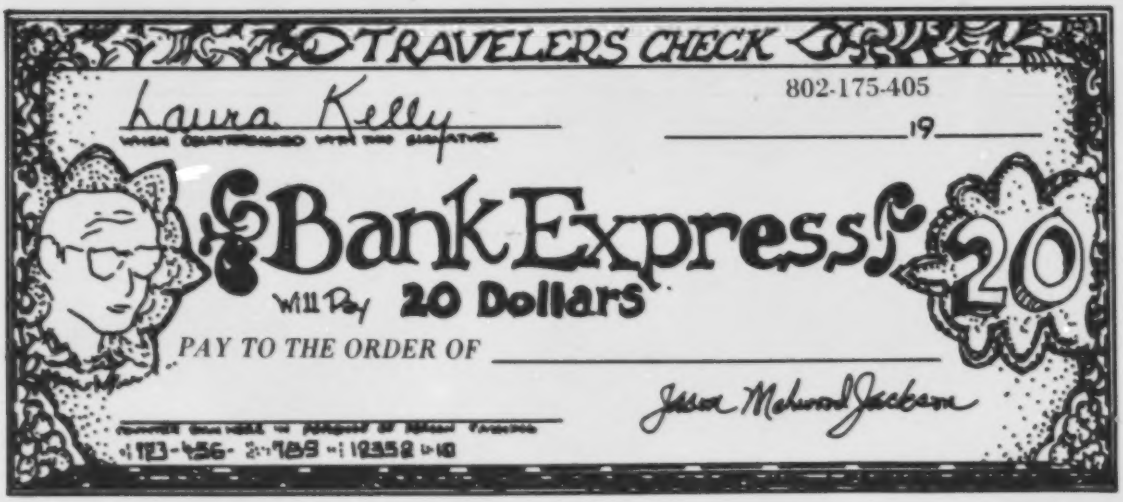
## SELF-CHECK VI

### Cashing Traveler's Checks at Saver's Bank

**PERFORMANCE:**

Today at Saver's Bank, Laura Kelly, a friend of yours, comes to your teller's window to cash two twenty dollar traveler's checks that she has saved from her vacation. Cash Laura's checks using the traveler's checks, paper money, and cash-out tickets obtained from your instructor. Assume that Laura has proper identification and has countersigned them. Use the current date. Do not write on this page. Check your answers for the questions and performance with the following answer key.



## SELF-CHECK VI

### Answer Key

I. QUESTIONS:

A. 10

B. 6

C. 4

D. 7

E. 3

F. 11

G. 8

H. 5

I. 9

J. 2

K. 1

## SELF-CHECK VI

### Performance Answer Key

Did you:

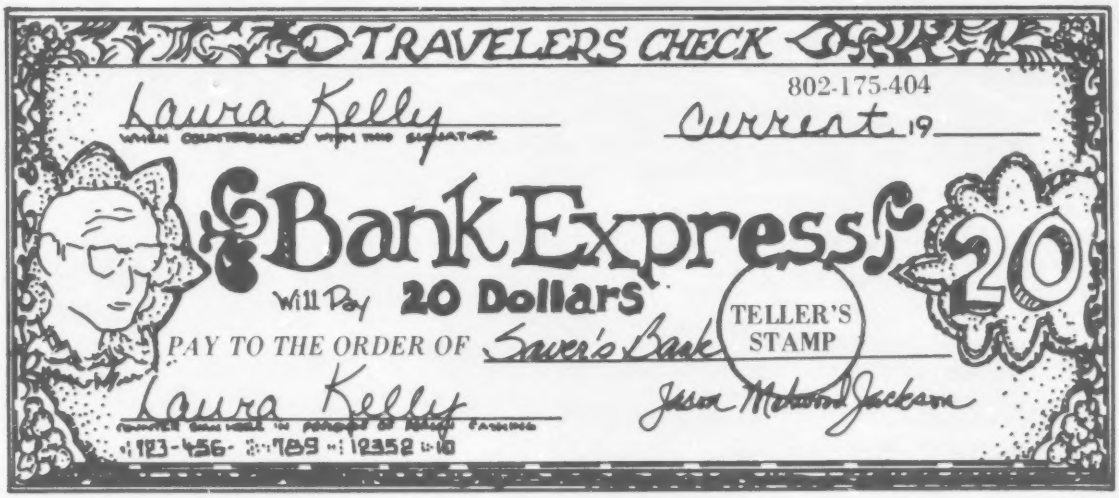
1. greet Laura?
2. accept her checks?
3. obtain her signature, the date, and payee?
4. prove the total of the checks on an adding machine?
5. save the tape?
6. dispense two twenties?
7. complete a cash-out ticket in duplicate?
8. stamp face of checks with a teller's stamp?
9. place original copy of cash-out ticket on top of traveler's checks?
10. retain duplicate copy of cash-out ticket and adding machine tape for balancing records?

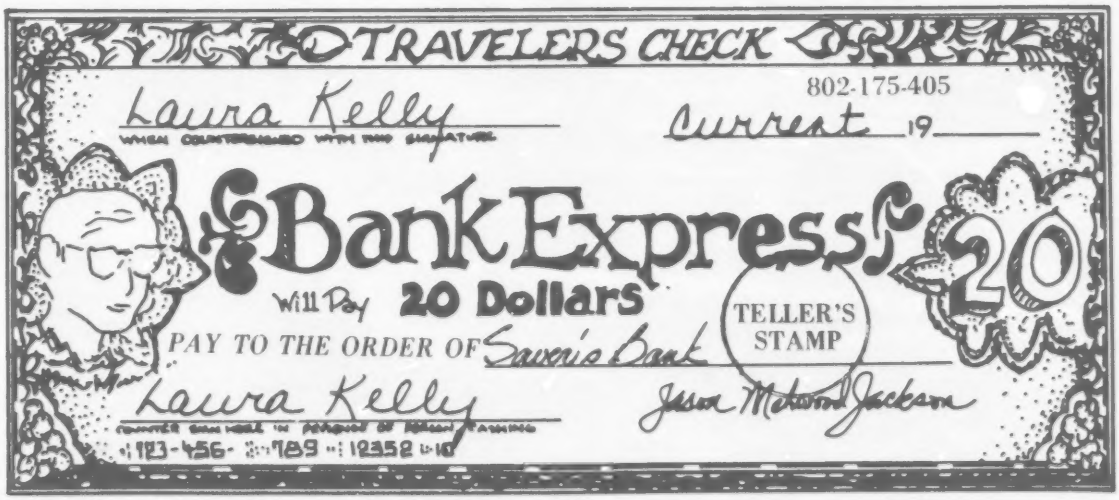
If you answered "yes" to the above questions, proceed to the Practice Tests. If not, review Self-Check VI.

SELF-CHECK VI

Performance Answer Key

PERFORMANCE:



## PRACTICE TEST III

I. You are a bank teller at Saver's Bank in Gaffney, South Carolina. Mr. Marcus Williams comes to your window to purchase $200 worth of $10 traveler's checks. Below you will find a list of steps you must follow in completing this transaction for Mr. Williams. In the space provided to the left of each item place the order in which they should be completed by you. The first thing you would do should be numbered 1, the next thing 2, etc. Do not write on this page. Use a separate sheet of paper, number it A – N. Check your answers with the answer key provided.

QUESTIONS:

Place the correct number beside each letter.

_____ A. Have Mr. Williams sign each of the traveler's checks in the upper lefthand corner.

_____ B. Prepare cashier's check to be sent to Bank Express Company which is the financial institution that the traveler's checks are drawn upon.

_____ C. Tell Mr. Williams good-bye.

_____ D. Complete the application form for the traveler's checks in triplicate, and have Mr. Williams sign the form.

_____ E. Receive payment for the traveler's checks from Mr. Williams. This will be the cost of the checks plus a service charge of 1%.

_____ F. Greet Mr. Williams.

_____ G. Recount the traveler's checks and place them in a folder along with the customer's copy of the application form.

_____ H. Prepare a cash-in ticket if customer paid in cash.

_____ I. Place the duplicate copy of cash-in ticket in your drawer for balancing.

_____ J. Give the customer the black folder containing the traveler's checks and his copy of the application form.

_____ K. Place original copy of cash-in ticket on file copy of the cashier's check and retain for the Proof Department.

_____ L. Retain third copy of application form for bank files.

_____ M. Send Bank Express Company the cashier's check and the original copy of the application form.

_____ N. Give Mr. Williams the customer copy of the cashier's check.

## PRACTICE TEST III

### II. PERFORMANCE:

Using the application forms provided by your instructor, complete them using the following information. Use the current date and have one of your fellow classmates sign as though they were the purchaser.

A. Mrs. Beth Wiggins purchases ten $20 traveler's checks. Her address is 703 Happiness Lane, Gaffney, SC 29340. The numbers of the traveler's checks you removed are 823 876 345 through 823 876 354. Bank Express, the financial institution upon whom the checks are drawn, charges a 1% service charge, and your bank charges a 50 cents fee for each series of traveler's checks issued.

B. Mr. Allan Rostow purchases ten $10 traveler's checks. His address is 455 Forest Lane, Gaffney, SC 29340. The numbers of the traveler's checks you removed are 879 367 590 through 879 367 599. Bank Express, the financial institution upon whom the checks are drawn, charges a 1% service charge, and your bank charges a 50 cents fee for each series of traveler's checks issued.

C. Miss Candice Tynol purchases 25 traveler's checks in the $20 denomination. Her address is 234 Pacolet Drive, Gaffney, SC 29340. The numbers of the traveler's checks are 990 346 375 through 990 346 399. Bank Express, the financial institution upon whom the checks are drawn, charges a 1% service charge, and your bank charges a 50 cents fee for each series of traveler's checks issued.

### III. QUESTIONS:

Answer the following questions on a separate sheet of paper. Number it 1 – 10. Do not write on this page.

1. Prepare the application form for traveler's checks with _____ copies.
2. The teller who is selling the traveler's checks asks the customer to sign them in the _____ _____ corner.
3. The financial institution upon whom the checks are drawn usually charges _____ .
4. Whenever a teller in the bank takes in cash,prepare a _____ _____ .
5. The bank teller must prepare a _____ _____ to remit to the financial institution that the checks are drawn on as payment for them.
6. The customer is given the traveler's checks, the customer copy of the cashier's check, and a copy of the _____ _____ at the completion of the transaction.
7. The teller places the traveler's checks in a _____ _____ for the customer before giving them to the customer.
8. The Proof Department is given the original copy of the cash-in ticket and the file copy of the _____ _____ .
9. The teller retains the duplicate copy of the _____ _____ for balancing records.
10. The third copy of the _____ _____ is retained for the bank files.

## PRACTICE TEST III

### Answer Key

I. QUESTIONS:

A. 3

B. 7

C. 13

D. 2

E. 4

F. 1

G. 5

H. 9

I. 11

J. 6

K. 10

L. 12

M. 14

N. 8

# PRACTICE TEST III

## Performance Answer Key

II. A.

MISCELLANEOUS TRANSACTION

| QUANTITY | DENOMINATION | AMOUNT | | CHECKS NUMBERED FROM | TO-INC. |
|---|---|---|---|---|---|
| | $ 10 | | | | |
| 10 | $ 20 | 200 | 00 | 82387624 | 354 |
| | $ 50 | | | | |
| | $100 | | | | |
| | $500 | | | | |
| | TOTAL | 200 | 00 | | |
| CHARGE 1 % | | 2 | 00 | | |
| GRAND TOTAL | | 202 | 00 | | |

DATE Current Date 19

AMOUNT DUE BANK EXPRESS 201 50

ORIGINAL – SEND TO BANK EXPRESS

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

*BANK EXPRESS TRAVELER S CHECKS*

PURCHASER'S NAME (PRINT) Mrs. Beth Wiggins

HOME ADDRESS 703 Happiness Ln.

CITY Gaffney STATE SC ZIP 29340

PURCHASER'S SIGNATURE

Mrs. Beth Wiggins

PURCHASER'S APPLICATION

B.

MISCELLANEOUS TRANSACTION

| QUANTITY | DENOMINATION | AMOUNT | | CHECKS NUMBERED FROM | TO-INC. |
|---|---|---|---|---|---|
| 10 | $ 10 | 100 | 00 | 87963750 | 599 |
| | $ 20 | | | | |
| | $ 50 | | | | |
| | $100 | | | | |
| | $500 | | | | |
| | TOTAL | 100 | 00 | | |
| CHARGE 1 % | | 1 | 00 | | |
| GRAND TOTAL | | 101 | 00 | | |

DATE Current Date 19

AMOUNT DUE BANK EXPRESS 100 50

ORIGINAL – SEND TO BANK EXPRESS

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

*BANK EXPRESS TRAVELER S CHECKS*

PURCHASER'S NAME (PRINT) Mr. Allan Rostow

HOME ADDRESS 455 Forest Lane

CITY Gaffney STATE SC ZIP 29340

PURCHASER'S SIGNATURE

Allan Rostow

PURCHASER'S APPLICATION

# PRACTICE TEST III

## Performance Answer Key

(Continued)

C.

**MISCELLANEOUS TRANSACTION**

| QUANTITY | DENOMINATION | AMOUNT | | CHECKS NUMBERED FROM | TO-INC. |
|---|---|---|---|---|---|
| | $ 10 | | | | |
| 25 | $ 20 | 500 | 00 | 990346375 | 399 |
| | $ 50 | | | | |
| | $100 | | | | |
| | $500 | | | | |
| | TOTAL | 500 | 00 | | |
| CHARGE 1 % | | 5 | 00 | | |
| GRAND TOTAL | | 505 | 00 | | |

DATE Current Date 19

AMOUNT DUE BANK EXPRESS 504 50

ORIGINAL – SEND TO BANK EXPRESS

**SAVER'S BANK**
GAFFNEY, SOUTH CAROLINA 29340

*BANK EXPRESS TRAVELER S CHECKS*

PURCHASER'S NAME (PRINT) Miss Candice Tynol

HOME ADDRESS 234 Pacolet Dr.

CITY Gaffney STATE SC ZIP 29340

PURCHASER'S SIGNATURE

Candice Tynol

PURCHASER'S APPLICATION

## PRACTICE TEST III

### Answer Key

III. QUESTIONS:

1. three
2. upper lefthand
3. one
4. cash-in ticket
5. cashier's check
6. application form
7. black folder
8. cashier's check
9. cash-in ticket
10. application form

## PRACTICE TEST IV

### Case Problems

Read the following situations and write your reactions and answers on a separate sheet of paper. When you complete your responses, compare them to the Model Case Problem Answers at the end of this section.

**CASE # 1**

Mr. Lewis Peterson, a visitor to South Carolina, enters Saver's Bank with three ten dollar traveler's checks. He asks you to cash them. You ask him for a driver's license or some proof of identification. He has none. He tells you that his wallet was stolen and he needs the cash to wire home for money. His right hand is taped and he appears to be in a hurry. Your supervisor is out for the day. Would you cash the three checks? Why or why not?

**CASE # 2**

A local citizen asks you to cash a $50.00 traveler's check. The only identification she has is a Social Security card. You ask her to sign her complete name on a blank sheet of paper. You compare the signatures and find that they are not similar. Also, the middle initial is wrong. Would you cash the check? Why or why not?

**CASE # 3**

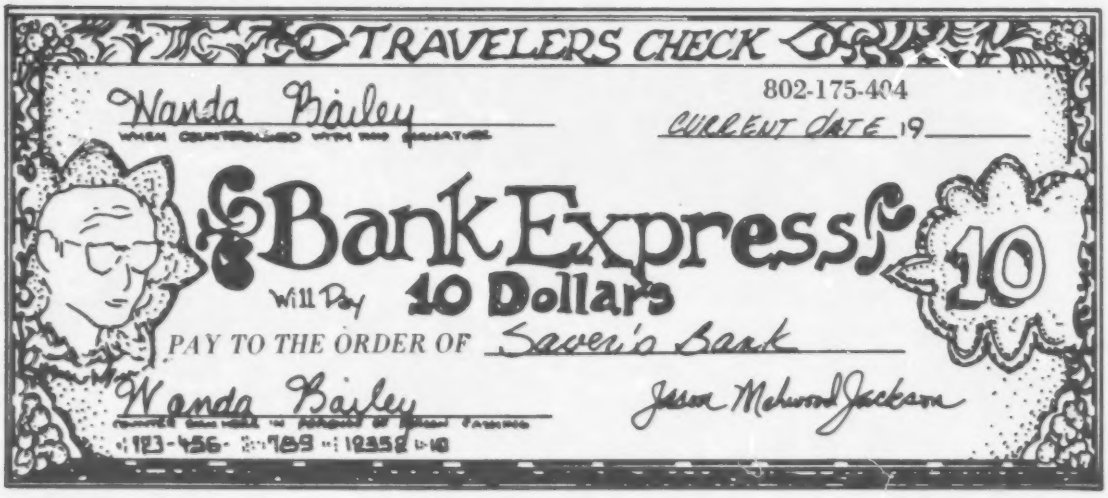
As you cashed a $10.00 and a $20.00 traveler's check for a customer you counted the twenty dollar bill first and then counted two five dollar bills to yourself, and then gave them to the customer. The customer turned and walked away and then returned to tell you that you had shorted him $5.00. You did something wrong. Explain the correct procedure for counting money to a customer.

## PRACTICE TEST IV

**PERFORMANCE:**

Wanda Bailey, a steady customer at Saver's Bank, asks you to cash three $10.00 traveler's checks that she has remaining from her trip to England. Cash her checks using the traveler's checks, paper money, and cash-out tickets you obtained from your instructor. Wanda has the proper identification and has countersigned them. Use the current date.

Her three checks look like the one shown below.



## PRACTICE TEST IV

### Model Case Problem Answers

CASE # 1

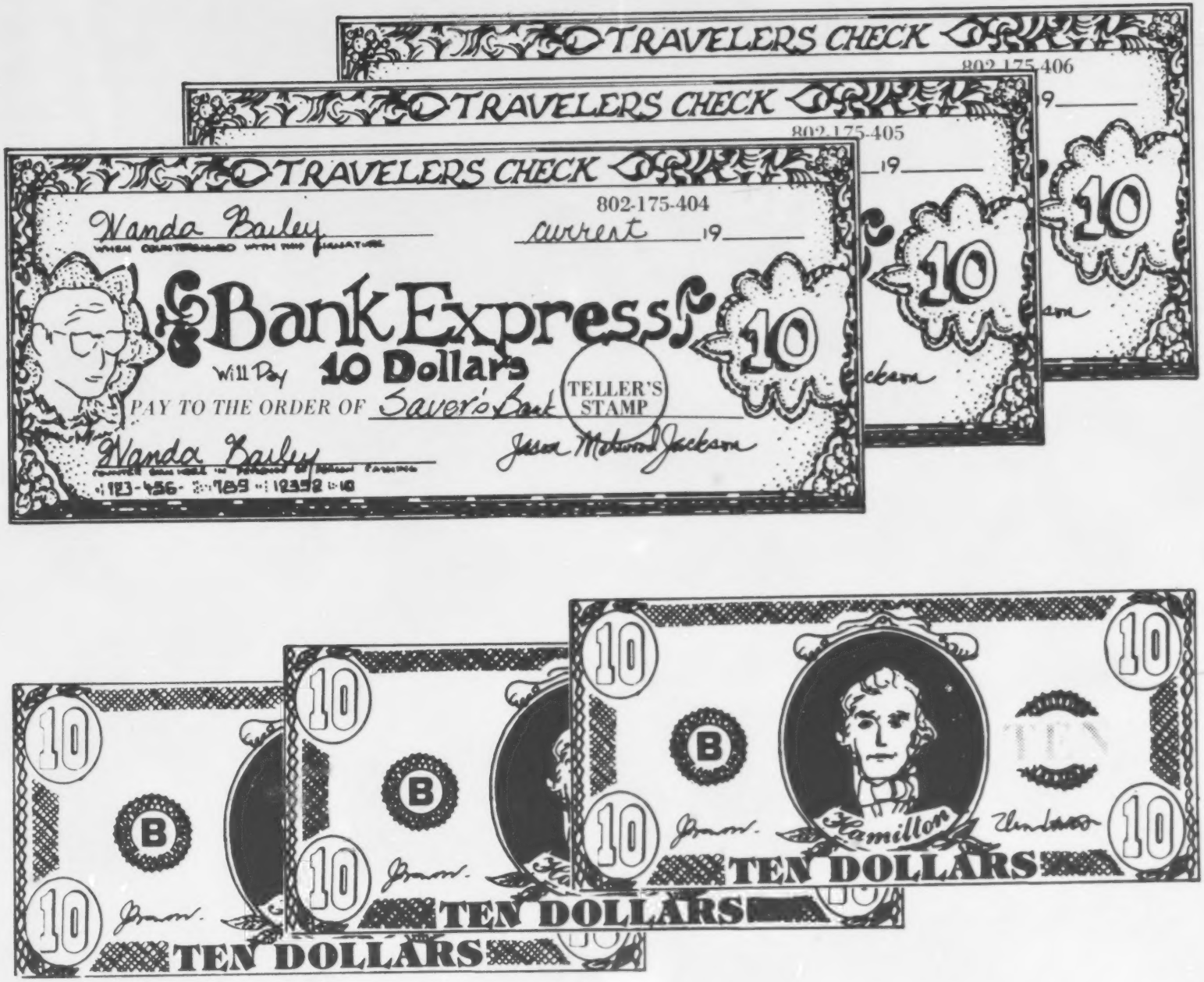
Offer to help the visitor call the police or telephone home. Under the circumstances, a visitor without identification is a risk.

CASE # 2

A forged traveler's check is never acceptable. Social Security cards are easily obtained and offer little proof of identification. Suggest to the person that you need a driver's license or an acceptable proof of identification in order to cash the check. Write down the check number and trace it to see if it was reported as stolen. Write down the customer's distinguishing characteristics, if possible.

CASE # 3

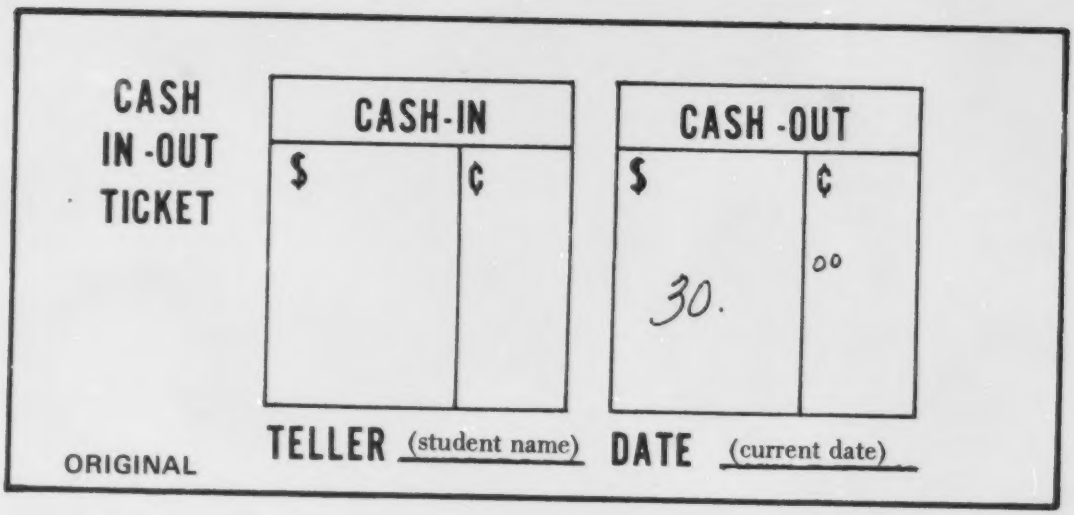
First, count each bill as you remove it from your stack. Second, roll each bill to separate it from the remaining bills. Next, stack the bills on the counter. Finally, pick up the stack and count it aloud to the customer slowly, so he/she can count along with you.

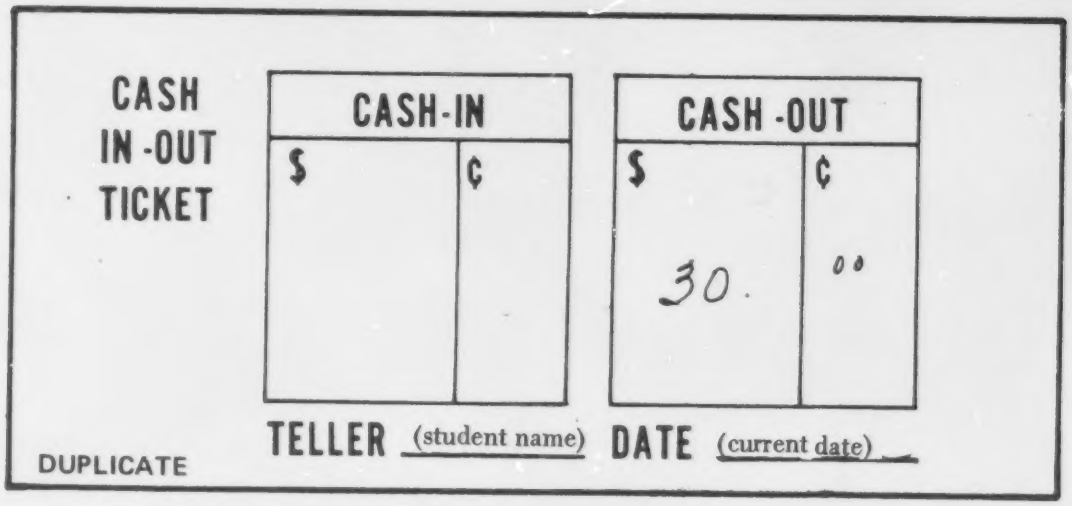

TRAVELERS CHECK
802-175-406
TRAVELERS CHECK
802-175-405
TRAVELERS CHECK
802-175-404
Wanda Bailey
current 19
Bank Express
Will Pay 10 Dollars
PAY TO THE ORDER OF Saver's Bank
TELLER'S STAMP
Wanda Bailey
10
TEN DOLLARS
Hamilton

PRACTICE TEST IV

Performance Answer Key

(Continued)



## PERSONALIZED CHECKS

**PERFORMANCE OBJECTIVE:**

Given an order for personalized checks and a case description, complete the order form. All applicable sections should be completed accurately.

**LEARNING ACTIVITIES:**

1. Read Instruction Sheet IV entitled "Ordering Personalized Checks."

2. Obtain the filmstrip "Personalized Checks" from your instructor. Set up the filmstrip projector and cassette player and view the presentation. Focus and start the tape. At the sound of the beep, advance the filmstrip.

3. Complete the Self-Check VII entitled "Ordering Personalized checks at the Saver's Bank and check your own answers.

4. Complete the Practice Test V. Check your work. If you were successful in completing the Practice Test, then you should be successful in completing the material on the Post-Test which deals with ordering personalized checks. If you were not successful in completing the Practice Test, it will be necessary for you to repeat Self-Checks VII and VIII and retake the Practice Test before moving to the final test, the Performance Post-Test.

# INSTRUCTION SHEET IV

## Ordering Personalized Checks from Saver's Bank

### PERSONALIZED CHECKS

Checks are used to pay for nine out of every ten dollars spent! Naturally, many people maintain and desire checking accounts.

Opening a new checking account is an exciting occasion for a customer and the bank! Let's review Saver's Bank policy on new accounts.

When opening a new account, ask the customer to sit down at a desk or sofa rather than stand at the teller's window. This lets the customer feel at ease and provides a feeling of confidentiality.

Usually an information sheet is completed by a new customer. A signature card for the bank's file is also obtained along with the deposited amount – usually $100.00 or more.

Then, explain to the customer the two types of checking accounts that are available at Saver's Bank.

1. A regular checking account charges a fee for servicing an account based on the balance maintained and the amount of activity involved.

2. A special checking account charges a set monthly amount plus a small charge for every check written.

Some larger banks offer a free checking account which does not charge a customer any service amount for checks or require a minimum balance.

The customer, then, looks at the various types, styles, and colors of checks available. When a decision is made, obtain a form like the one shown and complete the following procedures.

## INSTRUCTION SHEET IV

(Continued)

*Order for personalized checks – Regular full quantity or trial offer*

**ACCOUNT NAME**
Jane Newburg

489-2209

**ADDRESS**
678 Pine Village

**CITY & STATE** **ZIP CODE**
Gaffney, South Carolina 29340

**SPECIAL INSTRUCTIONS** 73 000 000

| NUMBER | COVER CHOICE | PAPER |
|---|---|---|
| 101 | blue plastic | ___ green<br>___ blue ___ buff<br>✓ pink ___ white |

| REGULAR ORDER | REGISTER FLAT | END STUB POCKET | 3 TO PAGE END STUB | 3 TO PAGE INTERLEAF STUB | BIRD / FLAG |
|---|---|---|---|---|---|
| 500 checks | | | | | |

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

COMPLIMENTARY TRIAL OFFER
☐ 50 FLAT
☐ 50 END

1. Complete the "Account Name" – Jane Newburg is the customer.
2. If she wants a driver's license number or social security number on line 2 she may request that it be entered. Jane has decided she would like her phone number, instead. Enter 489-2209.
3. Complete the "Address' – 678 Pine Village.
4. Complete the "City & State and Zip Code" line – Gaffney, SC 29340.
5. Then, enter the "Number" of the first check – No. 101.
6. Enter the "Cover Choice" – blue plastic.
7. The "paper" color is pink.
8. Enter the type of check desired – regular – 500 checks.
9. Thank the customer.

## SELF-CHECK VII

### Ordering Personalized Checks

**PERFORMANCE:**

Thomas Keaton (Mr. K) has come to your teller's window and has asked you to order personalized checks for his business, Keaton's Krafts. Read the conversation that occurred between Mr. Keaton and you. Then, order his checks on the Saver's Bank order form.

Mr. K — Hello. I'm Thomas Keaton and I'd like to order checks for my business, Keaton's Krafts.

You — Fine, Mr. Keaton. Please take a seat in our reception room and I'll be there in a moment.

Mr. K — Thank you.

You — Here is an information sheet that I'd like you to complete.

Mr. K — Do you have a pen?

You — Here you are. Also, I'd like you to sign this signature card. Do you want to be the sole signer for this business, Mr. Keaton?

Mr. K — Yes.

You — Sign here, please. Are you familiar with our regular and special type of accounts?

Mr. K — Yes, I have a regular account now and would like to have a regular account for my business.

You — Fine. That means you will pay a fee for servicing your account based on the balance maintained and the amount of activity involved.

Mr. K — I'd like to deposit $250.00

You — Here is the style book that contains all the styles and types of checks that Saver's Bank offers. Browse through it while I process your deposit.

Mr. K — I've decided that I want the three to a page end stub design with blue paper and cover.

You — Would you like 500 or 1000?

Mr. K — Five hundred should be satisfactory.

You — How would you like your check heading to read?

Mr. K — Keaton's Krafts
"The Fun Store"
27 Riley Square
Gaffney, SC 29340

## SELF-CHECK VII

**(Continued)**

You That's creative. I really enjoy your store. I'll start your checks with number 101. Let me fill in the order form and they'll be mailed to you in two weeks.

Mr. K Thank you. I'm looking forward to receiving my checks. Here is the information sheet.

You Thank you, Mr. Keaton!

Directions: Complete Mr. Keaton's order form correctly using the form supplied by your instructor. Then, compare your answers to the Self-Check VII Performance Answer Key.

## SELF-CHECK VII

### Performance Answer Key

*Order for personalized checks – Regular full quantity or trial offer*

**ACCOUNT NAME**
Keaton's Krafts

''The Fun Store''

**ADDRESS**
27 Riley Square

**CITY & STATE** **ZIP CODE**
Gaffney, South Carolina 29340

**SPECIAL INSTRUCTIONS** 73 000 000

| NUMBER | COVER CHOICE | PAPER |
|---|---|---|
| 101 | blue plastic | ___ green<br>x blue ___ buff<br>___ pink ___ white |

| REGULAR ORDER | REGISTER FLAT | END STUB POCKET | 3 TO PAGE END STUB | 3 TO PAGE INTERLEAF STUB | BIRD / FLAG |
|---|---|---|---|---|---|
| | | | 500 checks | | BIRD ___ FLAG ___ |

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

COMPLIMENTARY
TRIAL OFFER
☐ 50 FLAT
☐ 50 END

## PRACTICE TEST V

### Case Problems

I. Read the following situations and write your reactions and answers on a separate sheet of paper.

When you complete your responses, ask your instructor to evaluate them.

CASE # 1

Today at Saver's Bank, you received a written request from Gary Griffin of Spartanburg who wants a complimentary order of checks mailed to him for his "examination". You have no account or information on Mr. Griffin. Would you process his request and order the complimentary checks? Why or Why not?

CASE # 2

A customer has approached your window and asks if you have free checking accounts. You smile and explain that Saver's Bank offers two types of checking accounts, but does not offer free checking. She calls your bank out-dated and walks away. What should you do?

CASE # 3

A new customer has asked you to open a checking account with a $20.00 deposit. He said it is all he has today, but he will be paid $200.00 next Friday. The bank policy recommends a minimum deposit of $100.00 to open an account. No bank officer is available. What would you do?

## PRACTICE TEST V

II. QUESTIONS:

Below is a list of steps you would complete when processing an order for personalized checks. On a separate sheet of paper, place the number 1 – 10 beside each letter to designate the order these things would be done.

_____ A. Complete the name, address, city, state and zip code.

_____ B. Ask the customer to complete the information sheet.

_____ C. Thank the customer.

_____ D. Explain the types of checking accounts.

_____ E. Enter the cover choice, paper choice, type of check, and amount of checks on the form.

_____ F. Greet the customer.

_____ G. Let the customer review the catalog of check styles.

_____ H. Enter the number of the first check on the form.

_____ I. Obtain the order form.

_____ J. Ask the customer to be seated.

# PRACTICE TEST V

## Model Case Problem Answers

I.

CASE # 1

No. A deposit was not made. An account cannot be opened with such limited information.

CASE # 2

Nothing. Unfortunately, customer reaction cannot be controlled by the most polite teller.

CASE # 3

You could process the application form today and hold it until next Friday when the customer makes his $100.00 deposit.

OR

You could ask the customer to return next Friday and then, process the form and the deposit.

## PRACTICE TEST V

### Answer Key

II. QUESTIONS:

A. 7

B. 3

C. 10

D. 4

E. 9

F. 1

G. 5

H. 8

I. 6

J. 2

## PERFORMANCE POST-TEST

1. Assume you are an employee at Saver's Bank. One of your duties is to handle orders for personalized checks.

   Using the following information complete the order form for personalized checks that your instructor gives you. Do not write on this test.

   1. The account name and address is:

      Billy Dean Blackwell
      346 Marion Avenue
      Gaffney, SC 29340

   2. Each check will be numbered in sequence. The first check will receive number 401.

   3. The cover choice is black leather.

   4. The choice of paper color is white.

   5. The customer wants 500 checks in the three to page end stub.

*Order for personalized checks – Regular full quantity or trial offer*

ACCOUNT NAME

ADDRESS

CITY & STATE ZIP CODE

SPECIAL INSTRUCTIONS 73 000 000

| NUMBER | COVER CHOICE | PAPER |
|---|---|---|
| | | ____ green<br>____ blue ____ buff<br>____ pink ____ white |

| REGULAR ORDER | REGISTER FLAT | END STUB POCKET | 3 TO PAGE END STUB | 3 TO PAGE INTERLEAF STUB | BIRD ____ FLAG ____ |
|---|---|---|---|---|---|
| | | | | | |

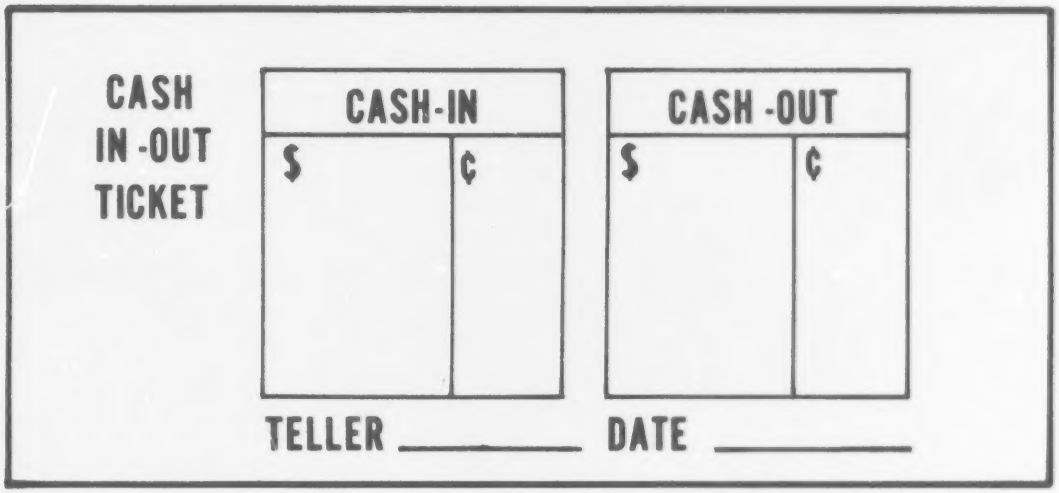
SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

COMPLIMENTARY
TRIAL OFFER
☐ 50 FLAT
☐ 50 END

PERFORMANCE POST-TEST

(Continued)

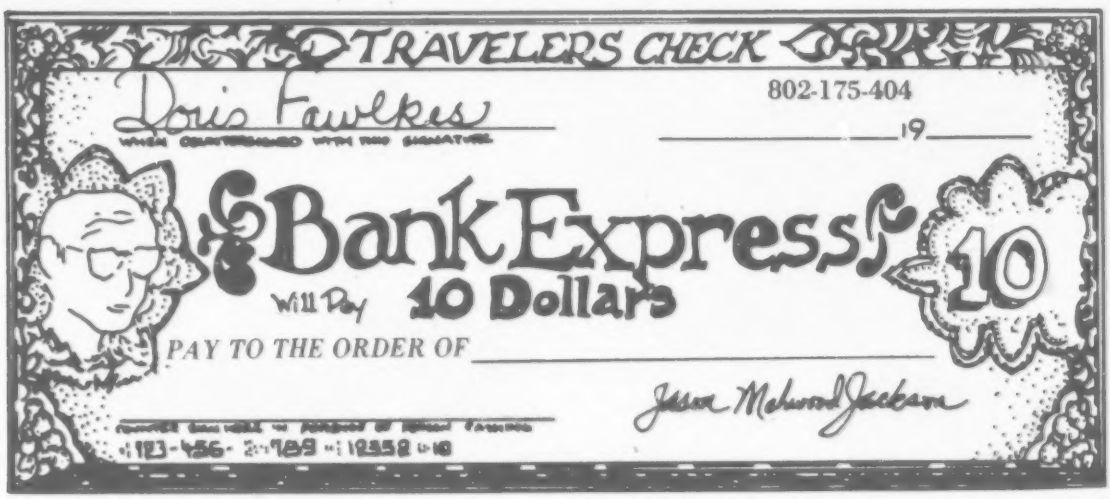
2. You are a bank teller. Mrs. Walters has been at your window this afternoon to purchase $500 worth of traveler's checks. You have completed her order and she pays you with a $400 check, one $5 bill, and one $100 bill. Complete the cash in-out ticket that your instructor gives you.



PERFORMANCE POST-TEST

(Continued)

3. The following is a traveler's check given at your teller's window for cashing. The woman is a stranger. You request to see her driver's license, which proves to be satisfactory. She requests five $1 bills and a $5 bill as payment. Describe what must be done to complete this transaction on a separate sheet of paper.




A. _____

B. _____

_____

CASH IN-OUT TICKET

| CASH-IN | | CASH-OUT | |
|---|---|---|---|
| $ | ¢ | $ | ¢ |
| | | | |

TELLER _____ DATE _____

C. _____

## PERFORMANCE POST-TEST

(Continued)

4. You are a teller at the Saver's Bank. A customer comes to your window this morning to buy $100 worth of traveler's checks. You remove 10 checks from the strong box. They are numbered 802 175 404 through 802 175 413. The name of the customer is Mr. James Adams. His address is 805 Limestone Street, Gaffney, South Carolina 29340. Complete a personalized order form that your instructor gives you. Use the current date.

**MISCELLANEOUS TRANSACTION**

| QUANTITY | DENOMINATION | AMOUNT | CHECKS NUMBERED FROM | TO-INC. |
|---|---|---|---|---|
| | $ 10 | | | |
| | $ 20 | | | |
| | $ 50 | | | |
| | $100 | | | |
| | $500 | | | |
| | TOTAL | | | |
| CHARGE 1% | | | | |
| GRAND TOTAL | | | | |

DATE 19

AMOUNT DUE BANK EXPRESS

ORIGINAL – SEND TO BANK EXPRESS

**SAVER'S BANK**
**GAFFNEY, SOUTH CAROLINA 29340**

*BANK EXPRESS TRAVELER'S CHECKS*

PURCHASER'S NAME (PRINT) _____

HOME ADDRESS _____

CITY _____ STATE ___ ZIP _____

PURCHASER'S SIGNATURE

_____

PURCHASER'S APPLICATION

Now that you have completed the order form for the traveler's checks, list three things on a separate sheet of paper that Mr. Adams will have to do before the transaction can be completed.

A. _____

_____

B. _____

_____

C. _____

_____

If Mr. Adams pays you with one $1 bill, four $10 bills, and three $20 bills, describe what you must do on a separate sheet of paper.

D. _____

_____

## PERFORMANCE POST-TEST

**(Continued)**

5. You are a bank teller at the Saver's Bank. A customer comes to your window this morning and wishes to purchase a $50 cashier's check. Number a separate sheet of paper A – F. Study the list of items below and list them in their proper sequence by placing the number 1 before the first thing you would do, number 2 before the second thing you would do, etc. When you finish, submit all your work to your instructor for evaluation.

   A. ____ Placed the customer's check for $50.50 in payment on top of file copy of cashier's check.

   B. ____ Signed your own name over "Authorized Signature".

   C. ____ Examined customer's check in payment for acceptability.

   D. ____ Retained customer's check in payment and file copy of cashier's check for Proof Department.

   E. ____ Prepared set of cashier's checks, using carbon for the two blank copies. This requires typing name and number amount in appropriate place, typing customer's name under the words "Cashier's Check", and inscribing written amount of check using the checkwriter.

   F. ____ Furnished customer with original and customer copy of cashier's check.

BT
III–B, 90

# CHECKS, CHECKS, CHECKS,

## INSTRUCTOR'S HANDBOOK

Prepared by

Mrs. Peggy McElveen

State Department of Education
Office of Vocational Education
Office Occupations Education
Columbia, South Carolina 29201

In Cooperation With

Vocational Education Media Center
Clemson University
Clemson, South Carolina 29631

1978

Module No. III–B

# INSTRUCTOR'S GUIDE TO LEARNING ACTIVITIES

MODULE TITLE: CHECKS, CHECKS, CHECKS

Learning Activity Numbers

OBJECTIVE(S): 1. Given a teller's window prepared for issuing cashier's checks, a typewriter, and a checkwriter, issue a cashier's check. All applicable sections should be completed accurately.

2. Given a teller's window prepared for certifying checks, a certification stamp, a teller's stamp, and a checkwriter, certify a check. All applicable sections should be completed accurately.

(Continued)

## INSTRUCTION SHEETS

| | | | |
|---|---|---|---|
| I | Title: | Instruction Sheet I – Issuing Cashier's Checks | |
| II | Title: | Instruction Sheet II – Issuing Certified Checks | |
| III | Title: | Instruction Sheet III – Issuing and Cashing Traveler's Checks | |
| IV | Title: | Instruction Sheet IV – Ordering Personalized Checks | |
| | | | |
| | | | |
| | | | |

## STUDENT SELF-CHECKS INCLUDED IN MODULE

| | | | |
|---|---|---|---|
| I | Title: | Self-Check I – Issuing Cashier's Checks | |
| II | Title: | Self-Check II – Issuing Cashier's Checks | |
| III | Title: | Self-Check III – Issuing Certified Checks | |
| IV | Title: | Self-Check IV – Issuing Certified Checks | |
| V | Title: | Self-Check V – Issuing Traveler's Checks | |
| VI | Title: | Self-Check VI – Cashing Traveler's Checks (Continued) | |

## SUPPLEMENTAL MATERIALS

Practice Test I – Issuing Cashier's Checks
Practice Test II – Issuing Certified Checks
Practice Test III – Issuing Traveler's Checks
Practice Test IV – Cashing Traveler's Checks
Practice Test V – Ordering Personalized Checks

May be optional or required. The package tells student to complete them; but additional practice may not be necessary.

Module No. III–B

# INSTRUCTOR'S GUIDE TO LEARNING ACTIVITIES

MODULE TITLE: CHECKS, CHECKS, CHECKS, Continued

Learning Activity Numbers

OBJECTIVE(S):

3. Given a teller's window prepared for selling traveler's checks, sell three traveler's checks. All applicable sections should be completed accurately.

4. Given a teller's window prepared for cashing traveler's checks, a teller's stamp, and an adding machine, cash three traveler's checks. All applicable sections should be completed

(Continued)

INSTRUCTION SHEETS

| | | |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

STUDENT SELF-CHECKS INCLUDED IN MODULE

| | | |
|---|---|---|
| VII | Title: Self-Check VII – Ordering Personalized Checks | |
| | | |
| | | |
| | | |
| | | |
| | | |

SUPPLEMENTAL MATERIALS

| | |
|---|---|
| | |

# INSTRUCTOR'S GUIDE TO LEARNING ACTIVITIES

MODULE TITLE: CHECKS, CHECKS, CHECKS, Continued

Learning Activity Numbers

OBJECTIVE(S): accurately.

5. Given an order for personalized checks and a case description, complete the order form. All applicable sections should be completed accurately.

INSTRUCTION SHEETS

| | | |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

STUDENT SELF-CHECKS INCLUDED IN MODULE

| | | |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

SUPPLEMENTAL MATERIALS

| | |
|---|---|
| | |

## TEXTBOOKS AND REFERENCE BOOKS REQUIRED

## MANUALS, SPECIFICATION SHEETS REQUIRED

## FILMSTRIP PRESENTATIONS & AV MATERIALS REQUIRED

1. Cashier's Checks
2. Certified Checks
3. Traveler's Checks
4. Personalized Checks

## SPECIAL TOOLS, EQUIPMENT & SUPPLIES REQUIRED

certification stamp, checkwriter, teller's stamp, adding machine, typewriter

## ATTITUDES & VALUES TO BE DEVELOPED

Courtesy to customers is encouraged, as well as accuracy in computation.

## * NOTES TO THE TEACHER TO ASSIST IN WORKING WITH THIS MODULE

This module has been designed for individualized or group instruction. A filmstrip introduces the four major sections. These include certified checks, cashier's checks, traveler's checks, and personalized checks. A narrative is included for you to record on a cassette tape for each four sections. Try to vary the voices heard on the four tapes.

The following forms must be duplicated and made available to every student who uses the modules.

| FORM |
| --- |
| Cashier's check form (original, 2 copies) |
| Personal check – Mrs. Helen Kabrick |
| Certification form # 203 |
| Deposit tickets |
| Personal check – Mr. Wayne Dodge |
| Certification form # 401 |
| Personal check – Miss Sally Wilson |
| Certification form # 763 |
| Traveler's check application form and $20 traveler's check |
| Cash-in/out tickets (original and duplicate) |
| Two $20.00 traveler's checks |
| Six $20.00 bills |
| Traveler's check application form (A, B, C) |
| Three $10.00 traveler's checks |
| Six $10.00 bills |
| Two order forms for personalized checks |

A Performance Pre-Test Key and a Performance Post-Test Key are available in the Instructor's Handbook. (Continued)

## * NOTES TO THE TEACHER TO ASSIST IN WORKING WITH THIS MODULE

The Practice Tests may be made optional if you feel the student has already learned the performance from the other activities; however, the student is instructed to do them.

SAVER'S BANK

GAFFNEY, SOUTH CAROLINA 29111

_____ 19____

PAY TO THE
ORDER OF _____ $_____

_____

CASHIER'S CHECK

_____
AUTHORIZED SIGNATURE

---

_____ 19____

FILE COPY

_____

---

_____ 19____

CUSTOMER COPY

_____

## ISSUING CERTIFIED CHECKS

NO. 198

MRS. HELEN KABRICK
785 LYMAN STREET
GAFFNEY, SC 29340

July 26, 19--

PAY TO THE ORDER OF The Country Corner $ 52.86

Fifty-two and 86/100---------- DOLLARS

FOR China

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

Helen Kabrick

---

DATE CERTIFIED _____ NO. 203

CHECK CERTIFIED BY
SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

CUSTOMER'S CHECK NO. _____ DRAWN BY AND CHARGED

DATE OF CHECK _____ TO THE ACCOUNT OF _____

DEPOSIT TICKETS

DEPOSIT TICKET
SAVER'S BANK
GAFFNEY, SC 29340

NAME AND ADDRESS

_____

_____

DATE _____ 19____

ACCOUNT NUMBER _____

| | DOLLARS | CENTS |
|---|---|---|
| COINS | | |
| CURRENCY | | |
| CHECKS | | |
| | | |
| | | |
| TELLER | | |
| STAMP | | |
| | | |
| | | |
| | | |
| TOTAL | | |

DEPOSIT TICKET
SAVER'S BANK
GAFFNEY, SC 29340

NAME AND ADDRESS

_____

_____

DATE _____ 19____

ACCOUNT NUMBER _____

| | DOLLARS | CENTS |
|---|---|---|
| COINS | | |
| CURRENCY | | |
| CHECKS | | |
| | | |
| | | |
| TELLER | | |
| STAMP | | |
| | | |
| | | |
| | | |
| TOTAL | | |

# ISSUING CERTIFIED CHECKS

NO. 255

MR. WAYNE DODGE
213 FOREST LANE DRIVE
GAFFNEY, SC 29340

August 23, 19--

PAY TO THE ORDER OF Seven Seas Marina $5,261.85

Five thousand two hundred sixty-one and 85/100 ---------- DOLLARS

FOR Boat

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

Wayne Dodge

---

DATE CERTIFIED _____ NO. 401

CHECK CERTIFIED BY
SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

CUSTOMER'S CHECK NO. _____ DRAWN BY AND CHARGED

DATE OF CHECK _____ TO THE ACCOUNT OF _____

NO. 675

MISS SALLY WILSON
400 HILLSIDE DRIVE
GAFFNEY, SC 29340

September 19, 19--

PAY TO THE ORDER OF The Teens and Jeans Shoppe $ 45.50

Forty-five and 50/100 - - - - - - - - - - - - - - - - - - - - - - DOLLARS

FOR Jeans and Tops

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

Sally Wilson

---

DATE CERTIFIED _____ NO. 763

CHECK CERTIFIED BY
SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

CUSTOMER'S CHECK NO. _____ DRAWN BY AND CHARGED

DATE OF CHECK _____ TO THE ACCOUNT OF _____

SELF-CHECK V

Issuing Traveler's Checks

I. Application Form (made in triplicate)

MISCELLANEOUS TRANSACTION

| QUANTITY | DENOMINATION | AMOUNT | CHECKS NUMBERED FROM | TO-INC. |
|---|---|---|---|---|
| | $ 10 | | | |
| | $ 20 | | | |
| | $ 50 | | | |
| | $100 | | | |
| | $500 | | | |
| | TOTAL | | | |
| CHARGE 1 % | | | | |
| GRAND TOTAL | | | | |

DATE 19

AMOUNT DUE BANK EXPRESS

ORIGINAL – SEND TO BANK EXPRESS

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

*BANK EXPRESS TRAVELER S CHECKS*

PURCHASER'S NAME (PRINT) _____

HOME ADDRESS _____

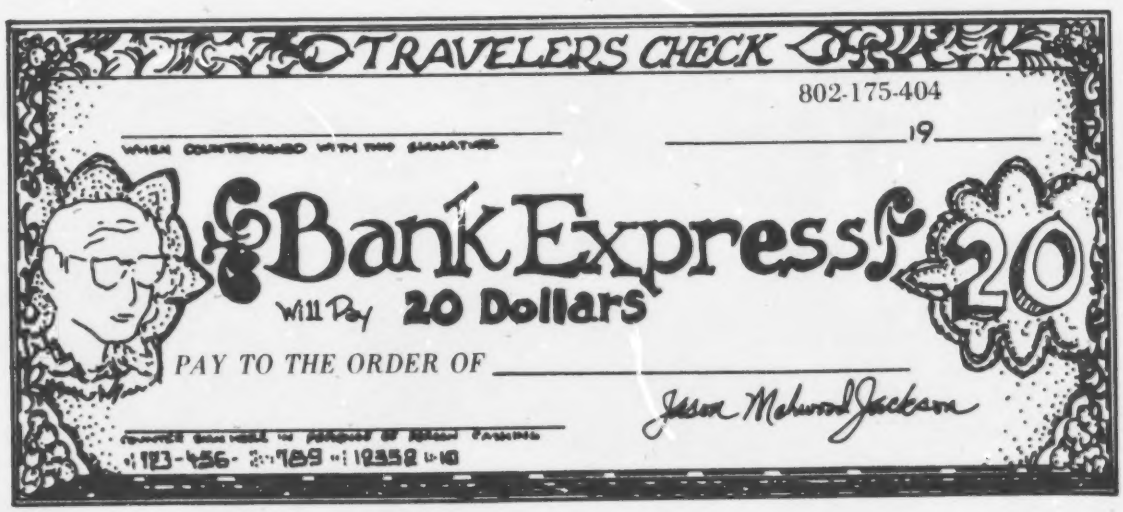
CITY _____ STATE ___ ZIP _____

PURCHASER'S SIGNATURE

_____

PURCHASER'S APPLICATION

II. Traveler's Check (first one issued to Mrs. Betty Allison)



CASH-IN/OUT TICKETS

CASH
IN-OUT
TICKET

| CASH-IN | | CASH-OUT | |
|---|---|---|---|
| $ | ¢ | $ | ¢ |
| | | | |

TELLER (student name) DATE (current date)

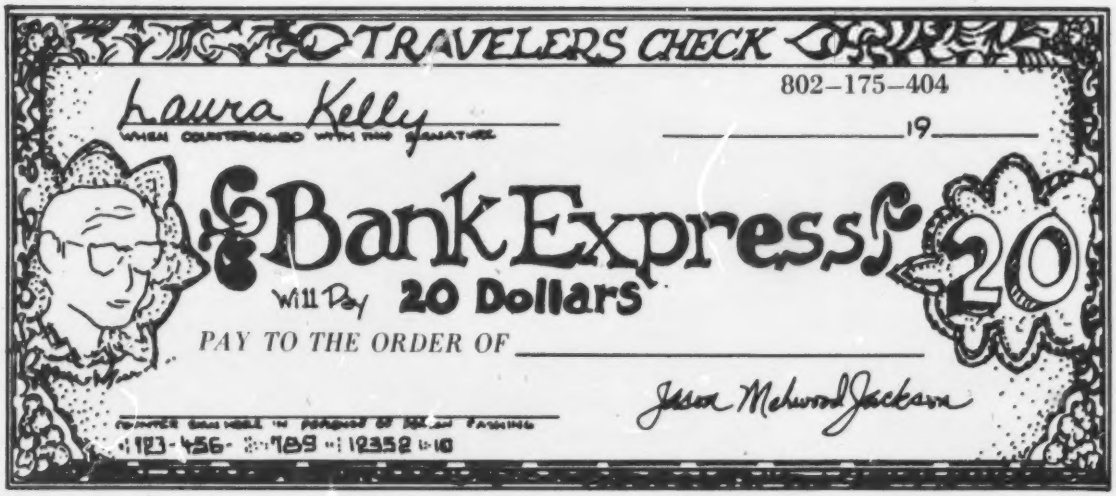
ORIGINAL

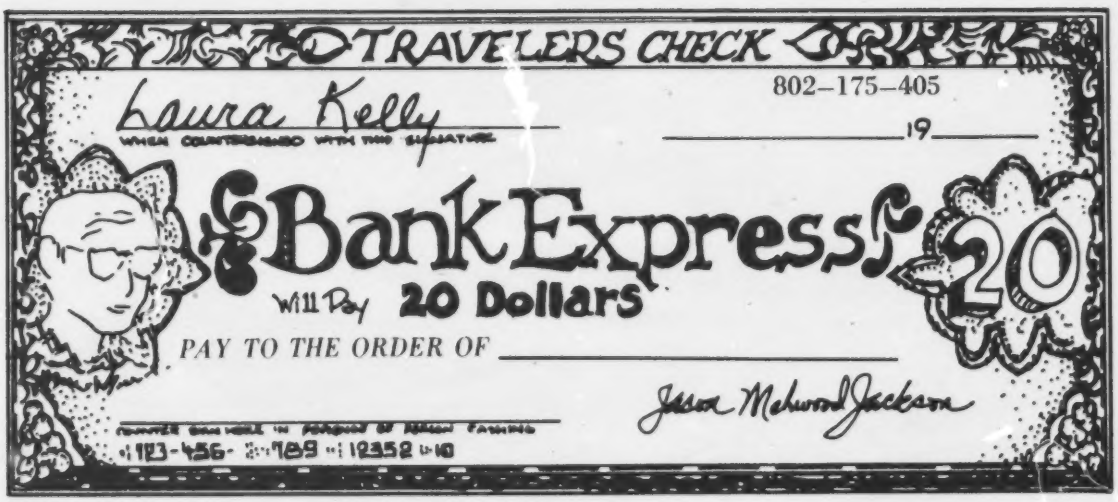
CASH
IN-OUT
TICKET

| CASH-IN | | CASH-OUT | |
|---|---|---|---|
| $ | ¢ | $ | ¢ |
| | | | |

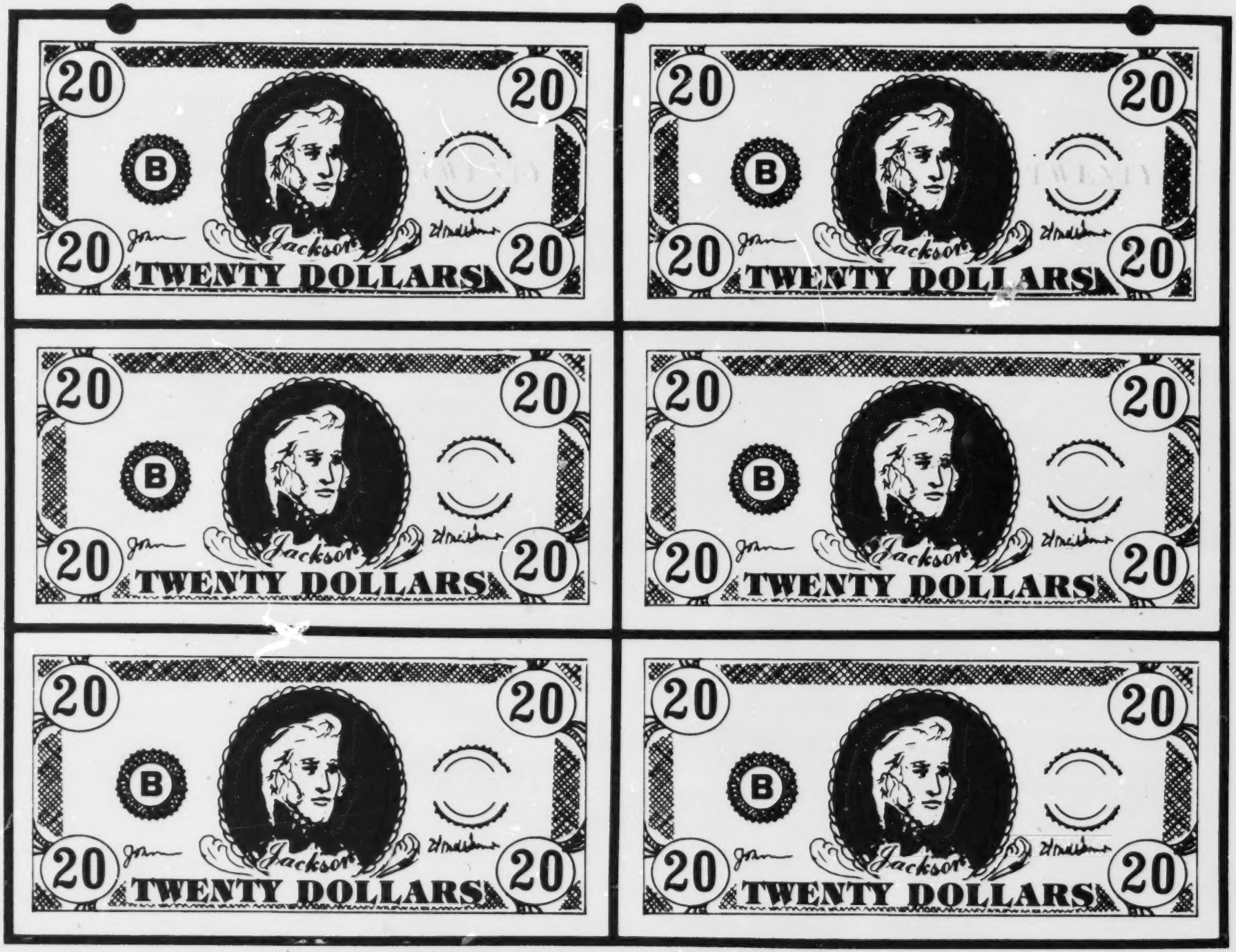
TELLER (student name) DATE (current date)

DUPLICATE


TRAVELERS CHECK
802–175–404
Laura Kelly
WHEN COUNTERSIGNED WITH THIS SIGNATURE
19
Bank Express
20
Will Pay 20 Dollars
PAY TO THE ORDER OF
Jason Melwood Jackson
123-456-789 12352


TRAVELERS CHECK
802–175–405
Laura Kelly
WHEN COUNTERSIGNED WITH THIS SIGNATURE
19
Bank Express
20
Will Pay 20 Dollars
PAY TO THE ORDER OF
Jason Melwood Jackson
123-456-789 12352

10
B
Hamilton
TEN DOLLARS


20
B
Jackson
TWENTY DOLLARS

# PRACTICE TEST III

## Application Forms

A.

**MISCELLANEOUS TRANSACTION**

| QUANTITY | DENOMI-NATION | AMOUNT | CHECKS NUMBERED FROM | TO-INC. |
|---|---|---|---|---|
| | $ 10 | | | |
| | $ 20 | | | |
| | $ 50 | | | |
| | $100 | | | |
| | $500 | | | |
| | TOTAL | | DATE 19 | |
| CHARGE 1 % | | | AMOUNT DUE BANK EXPRESS | |
| GRAND TOTAL | | | ORIGINAL – SEND TO BANK EXPRESS | |

**SAVER'S BANK**
GAFFNEY, SOUTH CAROLINA 29340

*BANK EXPRESS TRAVELER S CHECKS*

PURCHASER'S NAME (PRINT) _____

HOME ADDRESS _____

CITY _____ STATE ___ ZIP _____

PURCHASER'S SIGNATURE

_____

PURCHASER'S APPLICATION

B.

**MISCELLANEOUS TRANSACTION**

| QUANTITY | DENOMI-NATION | AMOUNT | CHECKS NUMBERED FROM | TO-INC. |
|---|---|---|---|---|
| | $ 10 | | | |
| | $ 20 | | | |
| | $ 50 | | | |
| | $100 | | | |
| | $500 | | | |
| | TOTAL | | DATE 19 | |
| CHARGE 1 % | | | AMOUNT DUE BANK EXPRESS | |
| GRAND TOTAL | | | ORIGINAL – SEND TO BANK EXPRESS | |

**SAVER'S BANK**
GAFFNEY, SOUTH CAROLINA 29340

*BANK EXPRESS TRAVELER S CHECKS*

PURCHASER'S NAME (PRINT) _____

HOME ADDRESS _____

CITY _____ STATE ___ ZIP _____

PURCHASER'S SIGNATURE

_____

PURCHASER'S APPLICATION

# PRACTICE TEST III

## Application Forms

(Continued)

C.

**MISCELLANEOUS TRANSACTION**

| QUANTITY | DENOMINATION | AMOUNT |
|---|---|---|
| | $ 10 | |
| | $ 20 | |
| | $ 50 | |
| | $100 | |
| | $500 | |
| | TOTAL | |
| | CHARGE 1 % | |
| | GRAND TOTAL | |

CHECKS NUMBERED

FROM _____ TO-INC. _____

DATE 19

AMOUNT DUE BANK EXPRESS

ORIGINAL – SEND TO BANK EXPRESS

**SAVER'S BANK**
GAFFNEY, SOUTH CAROLINA 29340

*BANK EXPRESS TRAVELER S CHECKS*

PURCHASER'S NAME (PRINT) _____

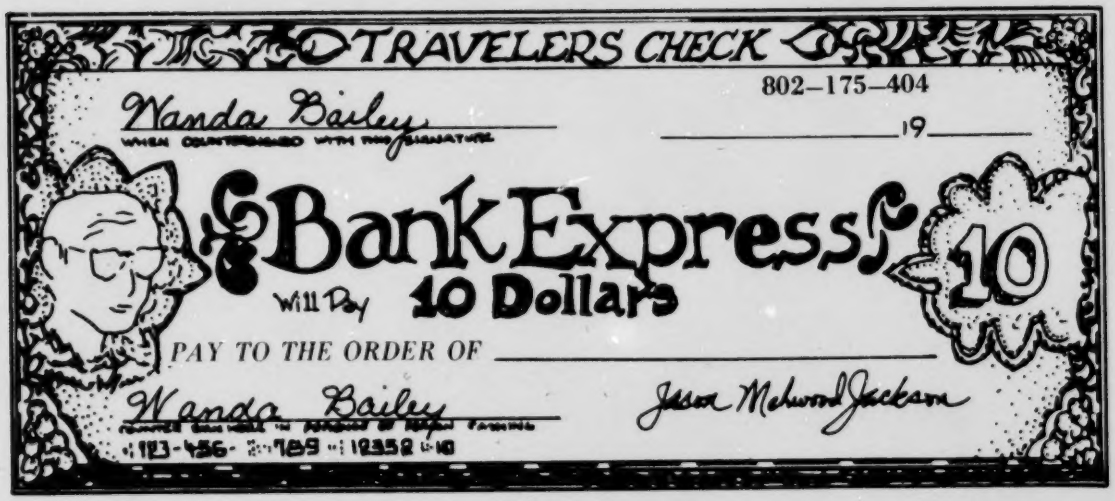
HOME ADDRESS _____

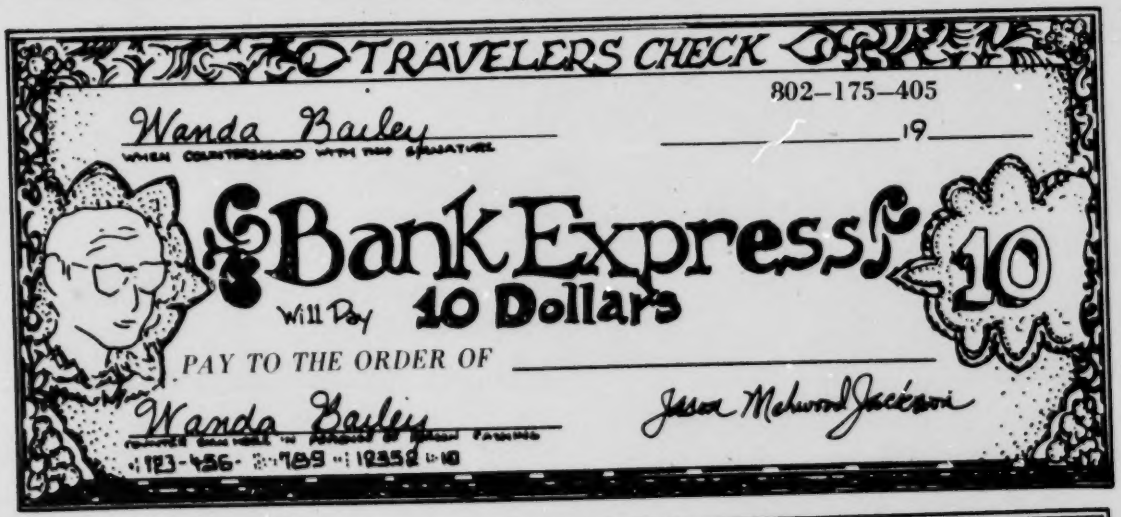
CITY _____ STATE ___ ZIP _____

PURCHASER'S SIGNATURE

_____

PURCHASER'S APPLICATION


TRAVELERS CHECK
802–175–404
Wanda Bailey
19
Bank Express
10
Will Pay 10 Dollars
PAY TO THE ORDER OF
Wanda Bailey
Jason Melwood Jackson
123-456- 789 12358 10


TRAVELERS CHECK
802–175–405
Wanda Bailey
19
Bank Express
10
Will Pay 10 Dollars
PAY TO THE ORDER OF
Wanda Bailey
Jason Melwood Jackson
123-456- 789 12358 10

TRAVELERS CHECK
802–175–406
Wanda Bailey
19
Bank Express
10
Will Pay 10 Dollars
PAY TO THE ORDER OF
Wanda Bailey
Jason Melwood Jackson
123-456- 789 12358 10

*Order for personalized checks – Regular full quantity or trial offer*

ACCOUNT NAME

ADDRESS

CITY & STATE ZIP CODE

SPECIAL INSTRUCTIONS 73 000 000

| NUMBER | COVER CHOICE | PAPER |
|---|---|---|
| | | ____ green<br>____ blue ____ buff<br>____ pink ____ white |

| REGULAR ORDER | REGISTER FLAT | END STUB POCKET | 3 TO PAGE END STUB | 3 TO PAGE INTERLEAF STUB | BIRD ____<br>FLAG ____ |
|---|---|---|---|---|---|
| | | | | | |

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

COMPLIMENTARY
TRIAL OFFER
☐ 50 FLAT
☐ 50 END

*Order for personalized checks – Regular full quantity or trial offer*

ACCOUNT NAME

ADDRESS

CITY & STATE ZIP CODE

SPECIAL INSTRUCTIONS 73 000 000

| NUMBER | COVER CHOICE | PAPER |
|---|---|---|
| | | ____ green<br>____ blue ____ buff<br>____ pink ____ white |

| REGULAR ORDER | REGISTER FLAT | END STUB POCKET | 3 TO PAGE END STUB | 3 TO PAGE INTERLEAF STUB | BIRD ____<br>FLAG ____ |
|---|---|---|---|---|---|
| | | | | | |

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

COMPLIMENTARY
TRIAL OFFER
☐ 50 FLAT
☐ 50 END

# PERFORMANCE PRE-TEST

## Answer Key

1.

*Order for personalized checks – Regular full quantity or trial offer*

**ACCOUNT NAME**
Jane Lea Swanson

**ADDRESS**
485 Forest Hills Drive

**CITY & STATE** **ZIP CODE**
Gaffney, South Carolina 29340

**SPECIAL INSTRUCTIONS** 73 000 000

| NUMBER | COVER CHOICE | PAPER |
|---|---|---|
| 101 | Orange Plastic | ___ green<br>___ blue X buff<br>___ pink ___ white |

| REGULAR ORDER | REGISTER FLAT | END STUB POCKET | 3 TO PAGE END STUB | 3 TO PAGE INTERLEAF STUB | BIRD ___<br>FLAG ___ |
|---|---|---|---|---|---|
| ___ | ___ | ___ | ___ | ___ | |

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

COMPLIMENTARY
TRIAL OFFER
☐ 50 FLAT
☒ 50 END

2.

CASH IN-OUT TICKET

| CASH-IN | | CASH-OUT | |
|---|---|---|---|
| $ | ¢ | $ | ¢ |
| 83 | 00 | | |

TELLER (student name) DATE (current date)

PERFORMANCE PRE-TEST

Answer Key

(Continued)

3.

A. The date would have to be filled in.

B. Mr. John Westland would have to sign the check in your presence, so you could compare the signatures before cashing.

CASH IN-OUT TICKET

| CASH-IN | | CASH-OUT | |
|---|---|---|---|
| $ | ¢ | $ | ¢ |
| | | 20 . | 00 |

TELLER (student name) DATE (current date)

C. You will write $20.00 in the cash-out side of the ticket.

PERFORMANCE PRE-TEST

Answer Key

(Continued)

4.

MISCELLANEOUS TRANSACTION

| QUANTITY | DENOMINATION | AMOUNT | |
|---|---|---|---|
| | $ 10 | | |
| 15 | $ 20 | 300 | 00 |
| | $ 50 | | |
| | $100 | | |
| | $500 | | |
| | TOTAL | 300 | 00 |
| CHARGE | 1 % | 3 | 00 |
| GRAND TOTAL | | 303 | 00 |

CHECKS NUMBERED

| FROM | | | | | | | | | | TO INC. | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 8 | 0 | 2 | 1 | 8 | 6 | 6 | 0 | 2 | | 6 | 1 | 6 |

DATE Current Date 19

AMOUNT DUE BANK EXPRESS 302 50

ORIGINAL – SEND TO BANK EXPRESS

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

BANK EXPRESS TRAVELER S CHECKS

PURCHASER'S NAME (PRINT) (Mrs.) Aileen Franklin

HOME ADDRESS 565 Petty Street

CITY Gaffney STATE SC ZIP 29340

PURCHASER'S SIGNATURE Aileen Franklin

PURCHASER'S APPLICATION

Three things Mrs. Franklin will have to do before the transaction is completed.

A. She will have to sign each of the fifteen traveler's checks in the space provided in the upper lefthand corner.

B. She will have to sign the order form in the space provided for her signature.

C. She will have to pay the teller $303 for the checks. $300 for the checks and $3 for a service fee.

If Mrs. Franklin pays with a $200 check, three $1 bills, and five $20 bills, describe what you must do in the space provided below.

D. You would have to complete a cash-in/out ticket.
It would be filled out on the cash-in side for $103.
Note: The check is not included since it is not cash.

# PERFORMANCE POST-TEST

## Answer Key

1.

Order for personalized checks – Regular full quantity or trial offer

ACCOUNT NAME: Billy Dean Blackwell

ADDRESS: 346 Marion Avenue

CITY & STATE: Gaffney, South Carolina

ZIP CODE: 29340

SPECIAL INSTRUCTIONS 73 000 000

| NUMBER | COVER CHOICE | PAPER |
|---|---|---|
| 401 | Black Leather | ___ green<br>___ blue ___ buff<br>___ pink X white |

| REGULAR ORDER | REGISTER FLAT | END STUB POCKET | 3 TO PAGE END STUB | 3 TO PAGE INTERLEAF STUB | BIRD ___ FLAG ___ |
|---|---|---|---|---|---|
| ___ | ___ | ___ | 500 checks | ___ | |

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

COMPLIMENTARY TRIAL OFFER
☐ 50 FLAT
☐ 50 END

2.

CASH IN-OUT TICKET

| CASH-IN $ | CASH-IN ¢ | CASH-OUT $ | CASH-OUT ¢ |
|---|---|---|---|
| 105. | 00 | | |

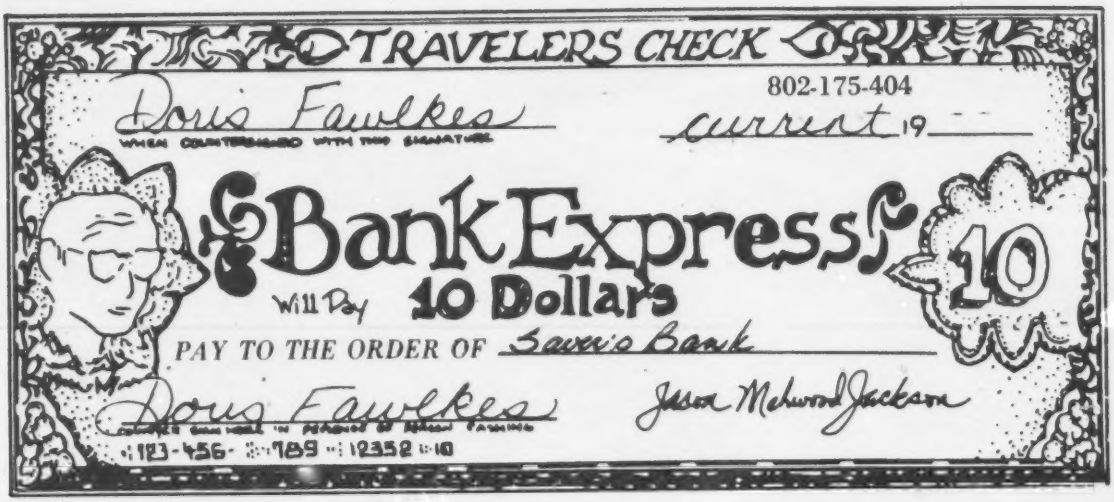
TELLER (student name) DATE (current date)

PERFORMANCE POST-TEST

Answer Key

(Continued)

3.




A. The date would have to be filled in, as would the "Pay to the Order of" blank.

B. Ms. Doris Fawlkes would have to sign the check in your presence, so you could compare the signatures before cashing.

CASH IN-OUT TICKET

| CASH-IN | | CASH-OUT | |
|---|---|---|---|
| $ | ¢ | $ | ¢ |
| | | 10. | 00 |

TELLER (student name) DATE (current date)

C. You will write $10.00 in the cash-out side of the ticket.

PERFORMANCE POST-TEST

Answer Key

(Continued)

4.

MISCELLANEOUS TRANSACTION

| QUANTITY | DENOMINATION | AMOUNT | |
|---|---|---|---|
| 10 | $ 10 | 100 | 00 |
| | $ 20 | | |
| | $ 50 | | |
| | $100 | | |
| | $500 | | |
| | TOTAL | 100 | 00 |
| CHARGE | 1 % | 1 | 00 |
| GRAND TOTAL | | 101 | 00 |

CHECKS NUMBERED

| FROM | | | | | | | | | | TO-INC. | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 8 | 0 | 2 | 1 | 7 | 5 | 4 | 0 | 4 | | 4 | 1 | 3 |

DATE Current Date 19

AMOUNT DUE BANK EXPRESS 100 50

ORIGINAL – SEND TO BANK EXPRESS

SAVER'S BANK
GAFFNEY, SOUTH CAROLINA 29340

BANK EXPRESS TRAVELER S CHECKS

PURCHASER'S NAME (PRINT) Mr. James Adams

HOME ADDRESS 805 Limestone St.

CITY Gaffney, STATE SC ZIP 29340

PURCHASER'S SIGNATURE James Adams

PURCHASER'S APPLICATION

Three things Mr. Adams will have to do before the transaction is completed.

A. He will have to sign each of the ten traveler's checks in the space provided in the upper lefthand corner.

B. He will have to sign the order form in the space provided for his signature.

C. He will have to pay the teller $101 for the checks. $100 for the checks and $1 for the service fee.

If Mr. Adams pays with a $1 bill, four $10 bills, and three $20 bills, the bank teller would be required to do the following:

D. Complete a cash-in/out ticket. The teller would fill out the cash-in side for $101.

POST-TEST

Performance Answer Key

(Continued)

A. 5

B. 3

C. 1

D. 6

E. 2

F. 4

SCRIPT

Issuing Cashier's Checks

| SLIDE NO. | NARRATIVE |
|---|---|
| 1 | Cashier's checks – title slide. (no script) |
| 2 | Produced by S.C.D.E. and V.E.M.C. (no script) |
| 3 | Credit statement (no script) |
| 4 | Written by Mrs. Peggy Cook McElveen (no script) |
| 5 | There are times people in business will not accept a personal check as payment for goods or services rendered. |
| 6 | They refuse to accept the personal check because they fear the person giving the check does not have sufficient funds in the bank to cover the amount of the check. |
| 7 | If you want to make a purchase where personal checks are not accepted, you will find that your local bank will sell you a type of check which is accepted by businesses as readily as cash. |
| 8 | That type of check is a cashier's check. |
| 9 | A cashier's check is a bank's own check. It is drawn against the bank's funds. |
| 10 | Banks have good credit reputations. Therefore, businesses are not afraid to accept a cashier's check as payment since the bank which issued the check guarantees that the check is good. This credit rating book verifies the bank's A–1 rating. |
| 11 | The only time a cashier's check would not be good would occur if a bank went broke. This would be most unusual. |
| 12 | Banks use cashier's checks to pay their own debts. |
| 13 | If a person borrows money from a bank, but doesn't want the money in cash, and doesn't want it deposited to a checking account, the bank will issue a cashier's check. |
| 14 | Also, banks will sell cashier's checks to individuals for a small fee. This enables people to make payments for goods or services when personal checks would not be accepted. |
| 15 | Mary wants to order a stereo tape player from the Sound Gallery catalog. |
| 16 | On the Sound Gallery order form there is a notation: "Send cashier's check or money order." |
| 17 | The cost of the tape deck is $200.00. Mary stops at the Saver's Bank on her way home from school to purchase the cashier's check so she can get the order off to Sound Gallery tonight. |
| 18 | Mary goes to the teller's window and tells him she wants to purchase a $200.00 cashier's check. Let's watch how Larry handles this transaction. |

SCRIPT

(Continued)

| SLIDE NO. | NARRATIVE |
|---|---|
| 19 | (Larry)– "Alright, now how will you be paying for this cashier's check?"<br>(Mary)– "I am going to write a personal check on my account here to buy the cashier's check." |
| 20 | (Larry)– "That will be just fine. There will be a service charge of $2.00, so the total cost of the cashier's check will be $202. |
| 21 | Mary writes a personal check for $202.00 and hands it to the teller. |
| 22 | He verifies the amount with the Accounting Department to certify that funds are available to cover the check. The Accounting Department then puts a "hold" on the funds necessary to cover the check in Mary's account. |
| 23 | Larry examines the check carefully. The check is not postdated, which means dated for a later time. Instead, the current date is used. |
| 24 | The amount in figures agrees with the written amount. |
| 25 | Mary's signature is properly signed and no erasures or alterations are obvious. |
| 26 | Saver's Bank operates with the policy that bank tellers can accept checks without the head teller's authorization if the check is less than $300.00, and the writer of the check has an account with the bank. |
| 27 | Each bank has its own procedure for accepting or rejecting checks to be cashed. |
| 28 | Since Mary's check is acceptable, Larry begins the preparation of the cashier's check for her. |
| 29 | Most cashier's checks are made in triplicate (or three copies). An original, a customer's copy, and a file copy for the bank. |
| 30 | Larry places a sheet of carbon paper between the original and the customer's copy and between the customer's copy and the file copy. |
| 31 | (Larry) – "Mary, who do you want this check made payable to?"<br>(Mary) – "The Sound Gallery." |
| 32 | He types in the date on the check, the name of the party to whom the check is payable, and the number amount of the check. Then, he types in the customer's name above the words Cashier's Check. |
| 33 | Next, the written amount of the check is entered, using a checkwriter. |
| 34 | A checkwriter is a machine that prints the written amount into the check paper to prevent any changes being made in the amount of the check. |

SCRIPT

(Continued)

| SLIDE NO. | NARRATIVE |
|---|---|
| 35 | If a checkwriter is not available the amount must be written by hand. |
| 36 | Larry has the authority to sign all cashier's checks for $300 or less. If they are over $300, he must have the head teller sign them. Here, Larry signs the cashier's check. |
| 37 | Each bank has its own procedure for authorizing cashier's checks. Some banks give this authorization to bank officers only. |
| 38 | Larry now gives Mary the original and the customer's copy of the cashier's check. |
| 39 | He then places Mary's check on top of the file copy of the cashier's check. |
| 40 | The customer's personal check in payment and the file copy of the cashier's check are retained for the Proof Department. |
| 41 | If Larry had been paid in cash for the cashier's check instead of by check, he would have had to prepare a cash-in ticket in duplicate and place the carbon copy of it on top of the file copy of the cashier's check and retain it for the Proof Department. |
| 42 | This completes the steps a bank teller follows in issuing a cashier's check. Let's review the seven steps you are to follow. |
| 43 | (no script) |
| 44 | Now return to your learning activity package and practice issuing cashier's checks properly. |
| 45 | THE END (no script) |

SCRIPT

Certifying Personal Checks

| SLIDE NO. | NARRATIVE |
|---|---|
| 1 | The Certification of Personal Checks – title slide. (no script) |
| 2 | Produced by S.C.D.E. and V.E.M.C. (no script) |
| 3 | Credit statement (no script) |
| 4 | Written by Mrs. Peggy Cook McElveen (no script) |
| 5 | There are times when people in business do not want to accept a personal check as payment for a bill or an order. They do not know if the person who is writing the check has sufficient funds on deposit with the bank to cover the amount of the check. |
| 6 | If one accepts a personal check from a person who does not have sufficient funds in the bank account to cover the amount of the check, the person who accepts the check will not have it honored by the bank upon which it is drawn. Therefore, the person who accepted the check suffers the loss. |
| 7 | However, the person who holds a check which will not be honored by a bank because of insufficient funds may take legal action against the person who cashed the check. |
| 8 | There is usually much time and expense involved with any legal action. Consequently, business firms avoid accepting personal checks from strangers or from persons whose financial background they are unfamiliar. |
| 9 | To avoid this problem, most people in business are happy to accept a personal check which has been certified. This means that the bank has reserved funds from their account to honor the check; consequently, whoever accepts a certified check is guaranteed to receive the amount of the check. |
| 10 | A certified check is a personal check written by a person who has a checking account with a bank. The bank withdraws the amount of the check from the customer's account and deposits the amount in the bank's General Ledger Account. The bank teller then stamps the front of the check with the word "Certified." |
| 11 | Today, banks seldom certify personal checks. They prefer to sell a person a cashier's check or a bank money order. |
| 12 | Even though certified checks are seldom used today, let us see how Lynn would handle a customer's request for a certified check at this bank. |
| 13 | Robin McElveen wants a certified check to send for tickets to a rock concert that she is mailing to Carolina Productions. |
| 14 | She stops at the teller's window. Robin hands her a personal check made out to Carolina Productions for the amount of $25.00. "May I please have this check certified," requests Robin. (Let's watch as Lynn certifies this check.) |
| 15 | First she checks to see if Robin has a checking account with the bank since a check can only be certified by the bank upon which it is drawn. If Robin did not have a checking account at Bank of Gaffney, Lynn could not certify her personal check. |

SCRIPT

(Continued)

| SLIDE NO. | NARRATIVE |
|---|---|
| 16 | Next, Robin would have had to name a payee on the personal check she had written. This means that in the space "Pay to the order of," she must have written the name of either an individual or a business firm. Lynn could not certify the check if it had "cash" as the payee. |
| 17 | Lynn must check Robin's signature to be sure it is genuine. When a signature is not authentic, a personal check cannot be certified. |
| 18 | The last thing Lynn must do is call the Bookkeeping Department of the bank to verify if there are sufficient funds in Robin's account to cover the amount of the check being certified. If Robin does not have enough money in her account, Lynn will be unable to certify the check. |
| 19 | If Robin has sufficient funds in her account to cover the check, Lynn will instruct the Bookkeeping Department to place a hold on Robin's account for the amount of the check being certified. The Bookkeeping Department will be getting a deposit ticket later giving them authorization to withdraw this amount on "hold" from Robin's account and transfer it to the bank's General Ledger Account. |
| 20 | Let's review the four things Lynn had to determine before she could certify the check.<br>1. The check must be written on the bank which is certifying it.<br>2. The check must name a payee. The payee must be an individual or a business firm. Cash as the payee is not acceptable.<br>3. The signature of the drawer, the signer of the check, must be genuine.<br>4. The amount of the check being certified must be in the drawer's account. Instruct the Bookkeeping Department to put the amount of the check being certified on "hold" for future transfer to the bank's own General Ledger Account. |
| 21 | The check Robin wanted certified met all these standards.<br>1. She has an account with Saver's Bank.<br>2. She has named a payee. It is Carolina Productions.<br>3. Her signature is genuine.<br>4. The Bookkeeping Department verified she had sufficient funds on deposit to cover the amount of the check, usually they place the amount on hold for future transfer to the bank's General Ledger Account. |
| 22 | Lynn is now ready to certify Robin's personal check. She takes the certification stamp and stamps the check. |
| 23 | The stamp leaves this impression on Robin's personal check. |

SCRIPT

(Continued)

| SLIDE NO. | NARRATIVE |
|---|---|
| 24 | Lynn inserts the date and the amount of the check in the proper blank. |
| 25 | She takes the check to one of the bank officers for his or her approval and signature. |
| 26 | She then places the check in the checkwriter and inscribes the written amount over Robin's writing on the check. This is done to avoid having the check altered in any manner. |
| 27 | Let us review the steps Lynn followed in certifying Robin's personal check.<br>1. She stamped the check with a certification stamp.<br>2. She filled in the date and the amount of the check on the stamped portion.<br>3. She had a bank officer approve and sign the check.<br>4. She inscribed the written amount with a checkwriter over Robin's writing. |
| 28 | It is now necessary for Lynn to complete a certification form in duplicate. |
| 29 | In the certification form Lynn fills in the requested information. First, she enters the date of certification and the number. This is the 98th check she has certified to date. Next she inserts the name of the payer, Carolina Productions. |
| 30 | To complete the certification form, Lynn inserts Robin's name and account number on the lower righthand side of the form. This will instruct the bookkeeping department to remove this amount and transfer it to the bank's General Ledger Accounts. She also inserts the number of Robin's check. |
| 31 | Lynn examines the completed certification form to see if the information is correct. |
| 32 | Lynn gives Robin the customer's copy of the certification form and her certified personal check. |
| 33 | As soon as Robin leaves Lynn's window she prepares a deposit ticket. This ticket will be the authorization for the Bookkeeping Department to transfer $25.00 from Robin's account to the bank's General Ledger Account. |
| 34 | When the certified check is returned to Bank of Gaffney to be honored, it will be cleared through the bank's General Ledger Account, not Robin's account. |

SCRIPT

(Continued)

| SLIDE NO. | NARRATIVE |
|---|---|
| 35 | In preparing the deposit ticket, Lynn inserts the necessary information. |
| 36 | The deposit is made to the bank's General Ledger account. The name of the customer is entered by the amount column, and $25.00 is written in the amount column. |
| 37 | Lynn stamps the deposit ticket with her teller's stamp. Each teller has a stamp to identify various transactions handled during the day. |
| 38 | She then examines the completed deposit ticket carefully. Lynn completes the check certification transaction by placing the deposit ticket on top of the file copy of the certification form and placing both in the Proof Department box. |
| 39 | This completes the process for the certification of a personal check by a bank teller. Return to your learning activity package to see if you can certify checks for several customers. |
| 40 | VEMC – The End (no script) |

SCRIPT

Issuing and Cashing Traveler's Checks

| SLIDE NO. | NARRATIVE |
|---|---|
| 1 | Issuing and Cashing Traveler's Checks – title slide. (no script) |
| 2 | Produced by S.C.D.E. and V.E.M.C. (no script) |
| 3 | Credit statement (no script) |
| 4 | Written by Mrs. Peggy Cook McElveen (no script) |
| 5 | When traveling, it is not a good idea for a person to carry large amounts of cash. |
| 6 | It could be lost or stolen easily. |
| 7 | Personal checks are not satisfactory either because many persons refuse to accept them from strangers. |
| 8 | However, when traveling it is necessary for you to have money to pay expenses. |
| 9 | An excellent way to carry money while traveling is in the form of traveler's checks. |
| 10 | They are accepted throughout the world because they are guaranteed when they are purchased. |
| 11 | When traveler's checks are purchased, they are signed in the presence of the person selling them. And they are signed once again in the presence of the person who cashes them. |
| 12 | Thus, the person cashing the check is able to check the signatures to verify that they are the same. Many companies and banks require a credit card and/or a driver's license for identification. |
| 13 | Traveler's checks can be bought in various places – banks, American Express Offices, telegraph offices, airports, railroad stations, bus terminals, and travel agencies. |
| 14 | They can be purchased in $10, $20, $50, $100, and $500 denominations. |
| 15 | The usual charge for buying traveler's checks is one percent of their face value. |
| 16 | Thus, if you were to purchase $100 worth of traveler's checks, the cost would be $101. One hundred for the checks and a $1.00 service charge. |
| 17 | Each traveler's check has a serial number printed on it. |
| 18 | The serial number is very important because if you lose a check or it is stolen, you will get a refund when you report the number of the missing check to the financial institution on which the check is drawn. The name and phone number of the financial institution will appear on the checklist form. |
| 19 | Traveler's should keep a record of the numbers of their traveler's checks in a separate place from the checks themselves. |

SCRIPT

(Continued)

| SLIDE NO. | NARRATIVE |
|---|---|
| 20 | Each time a traveler's check is cashed, it should be checked off the list and recorded. |
| 21 | Thus, the traveler will always be able to tell from the order record the number of any missing check. |
| 22 | Bank tellers have to know how to issue and cash traveler's checks. |
| 23 | Mr. McHappy is planning a vacation. |
| 24 | He is not going to risk losing or having money stolen. Instead, he is going to buy traveler's checks to take with him. |
| 25 | Let us observe Gwen, the teller, as she issues traveler's checks to a customer. |
| 26 | Gwen greets Mr. McHappy and asks how she can help him. "Good Morning, Mr. McHappy. May I help you"? |
| 27 | "Yes! I would like $100 worth of traveler's checks in $20 denominations." |
| 28 | Unused traveler's checks are kept in a safe place that is accessible to the teller, such as this attache' case |
| 29 | or a vault. |
| 30 | The teller removes the number of traveler's checks needed by the customer and an application blank from the vault where they are kept. Gwen fills out the application form for the traveler's checks in quadruplicate. |
| 31 | First, she records the quantity and amount for each denomination in the appropriate column. Mr. McHappy is buying 5 – $20 traveler's checks, so she records 5 in the quantity column and $100.00 in the amount column (5 X $20 = $100). |
| 32 | Next, she counts out 5 – $20 traveler's checks and records the number of the first check which is 803-192-283 and just the last three digits (287) of the fifth check (803-192-287) in the space provided. |
| 33 | She next fills in the purchaser's name and address on the application form making sure that the information is printed. She reminds Mr. McHappy that he must sign his legal name. |
| 34 | Now, the customer signs the application blank. |
| 35 | The teller then computes the charges for the traveler's checks application form. First, the total amount of the checks to be issued is recorded in the total blank at the bottom of the application form. |
| 36 | The 1% charge for issuing the checks is computed and recorded in the charge space. |

SCRIPT

(Continued)

| SLIDE NO. | NARRATIVE |
|---|---|
| 37 | A total of the amount of the checks to be issued plus the charge is recorded in the grand total space. The grand total less a $.90 service charge that goes to the local bank for issuing the checks is recorded in the Amount Due Bank Express space. The service charge may vary. |
| 38 | She also fills in the date on which the checks were purchased. |
| 39 | Gwen now asks Mr. McHappy to sign each of the 5 traveler's checks in the upper left hand corner. Let's listen in . . .<br>"You must not sign the checks in the space below until you are ready to cash them. Only sign them again in the presence of the person who will cash the checks." |
| 40 | Mr. McHappy signs each one of the 5 checks. |
| 41 | "That will be $101 to cover the cost of the checks, Mr. McHappy." |
| 42 | The teller fills out a cash-in ticket in duplicate for the amount of the cash Mr. McHappy gave her.<br>Tellers fill out a cash-in ticket whenever they receive currency (paper money) or coins and a cash-out ticket whenever they give out currency or coins.<br>Today, many banks use a teller's machine to record cash-in or cash-out from a teller's window instead of tickets. |
| 43 | If Mr. McHappy had paid by check rather than cash, Gwen would not have completed a cash-in ticket.<br>However, she would have examined the check carefully for acceptability. |
| 44 | Gwen counts the 5 traveler's checks and places them in a folder labeled "Traveler's Checks." She also inserts the second copy of the application form into the folder. As she hands the folder to Mr. McHappy, she thanks him and tells him goodbye. |
| 45 | Next, a cashier's check is prepared in triplicate and made payable to the Bank Express Company for $100.10. This transfer may be done electronically through the use of the teller machine. |
| 46 | If done manually, the cashier's check and the first copy of the application form are mailed to the Bank Express Company. |
| 47 | To retain the proper items for the records, Gwen saves the original copy of the cash-in ticket for the Proof Department. |
| 48 | She retains the duplicate copy of the cash-in ticket in her drawer for balancing the records at the end of the day. |
| 49 | Gwen retains the third copy of the application form for the files. |
| 50 | Bank tellers also cash traveler's checks. |

SCRIPT

(Continued)

| SLIDE NO. | NARRATIVE |
|---|---|
| 51 | A woman approaches this window and asks to cash a $10 traveler's check. |
| 52 | Ted asks her to sign it in the lower corner of the check. This process is called countersigning. |
| 53 | Mrs. Pawley signs the traveler's check for Ted and also inserts the date, and payee. |
| 54 | Ted compares the signatures on the traveler's check and finds that they are identical. Some tellers are required to check a driver's license or charge cards for further identification. |
| 55 | Ted removes two five dollar bills from his cash drawer. |
| 56 | Ted completes a cash-out ticket in duplicate. |
| 57 | He counts out the money to Mrs. Pawley, |
| 58 | and stamps the traveler's check he has just cashed with his teller's stamp. |
| 59 | Ted places the original copy of the cash-out ticket on top of the traveler's check he cashed and retains both for the Proof Department. |
| 60 | Ted retains the duplicate copy of the cash-out ticket for balancing his records at the end of the day. |
| 61 | This is how traveler's checks are issued and cashed. Let's see if you can now issue and cash traveler's checks in the activities that are in your learning activity package. |
| 62 | VEMC – The End (no script) |

## SCRIPT

### Ordering Personalized Checks

| SLIDE NO. | NARRATIVE |
|---|---|
| 1 | Ordering Personalized Checks – Title slide. (no script) |
| 2 | Produced by S.C.D.E. and V.E.M.C. (no script) |
| 3 | Credit statement (no script) |
| 4 | Written by Mrs. Peggy Cook McElveen. (no script) |
| 5 | Today, the banking industry in the United States is very automated. |
| 6 | Most checks being processed at a local bank are read by a magnetic ink character recognition machine and transactions are recorded on a teller's machine. |
| 7 | To enable the magnetic ink character recognition machine to perform properly, all checks must have the bank identification number and the checking account number printed in magnetic ink in the lower lefthand corner of the check. |
| 8 | The first set of numbers is the bank identification number. Each bank in the United States has been assigned a number. |
| 9 | The second set of numbers is the account number for the checking account upon which the check is written. |
| 10 | Since having these numbers on checks is so important, today banks require all their account holders to use checks having these numbers printed on them in magnetic ink. |
| 11 | When you open a checking account, your bank will supply you with blank checks bound in a checkbook.<br>All of these checks will have the bank identification number and your account number printed in the lower lefthand corner in magnetic ink. |
| 12 | However, most people find it is easier to get checks cashed if one's name and address are printed on the check. |
| 13 | If one desires personalized checks, the bank will order them for a small charge. Usually it costs less than $5.00 to have 200 checks printed. |
| 14 | Some persons when ordering personalized checks like to include information other than their names and addresses. |
| 15 | Sometimes college students have their social security numbers printed on their personalized checks. This is done because most universities and colleges use the student's social security number for the student's identification number. |
| 16 | A driver's license is often required for identification when cashing a personal check. Therefore, many people have their driver's license numbers printed on their personalized checks. |
| 17 | Many times a telephone number is asked for when cashing a personal check. Because of this, some people have their telephone numbers printed on their personalized checks. |

SCRIPT

(Continued)

| SLIDE NO. | NARRATIVE |
|---|---|
| 18 | What one has printed on personalized checks will depend upon individual circumstances and personal preferences. The only restriction made by those who print the checks is that the information must not exceed six lines. |
| 19 | In small banks any of the tellers will handle your order for personalized checks. |
| 20 | However, in large banks the orders for personalized checks are handled by a designated teller or customer service representative. |
| 21 | In large banks, the teller who opens new savings and checking accounts also handles orders for personalized checks.<br>Therefore, if you open a new checking account, the teller who handles your account will also be able to take your order for personalized checks. |
| 22 | Some banks give a complimentary order for 50 personalized checks to each person who opens a new checking account at that bank. |
| 23 | In the future when you need additional personalized checks, you will be able to order them by mail if you desire. |
| 24 | A form will be found in your personalized checks when it is time to order more checks. This form appears in your checks when you have approximately 25 checks left. |
| 25 | Complete this form and mail it to your bank. An envelope is usually enclosed with your checks for this purpose. |
| 26 | By the time you need additional checks, your order will have been processed, and you will have received your new order of personalized checks. |
| 27 | If you desire to make a change in the information printed on your checks, you may either make a change on the order form or go by the bank to make the change. |
| 28 | When you order personalized checks you have a wide variety of choices of styles, type covers, and colors. |
| 29 | You can select those with bound check stubs on the left side which are separated from the check by a perforated line. |
| 30 | Another type of checkbook provides bound check stubs at the top which are separated from the check by a perforated line. |
| 31 | The wallet style has a separate check register for recording deposits and checks. |
| 32 | There is also a style with three checks on one page. These too, are bound on the left side. This is known as the Deskette or Secretary type. |

SCRIPT

(Continued)

| SLIDE NO. | NARRATIVE |
|---|---|
| 33 | There is another type of check available. With this type, each time a check is written, a duplicate copy of it is made for one's records. |
| 34 | All of these types of checkbooks also contain personalized deposit tickets that have the bank identification number and the account number printed with magnetic ink. |
| 35 | Various types of check covers are available for one's selection when ordering personalized checks. They vary in texture, color, and design. |
| 36 | The checks come in various colors. Some are even printed with background designs. |
| 37 | Let us watch now as Robin places her order for personalized checks at the Saver's Bank. |
| 38 | Robin has just finished opening a new checking account at Saver's Bank. She is interested in ordering some personalized checks. |
| 39 | Linda, our teller, shows Robin a brochure and catalogs which show the different styles and various colors in which checks can be ordered. |
| 40 | After Robin studies the catalog for some time, she decides on No. 9 cover style, top stub checks, and the TYD check paper style. |
| 41 | Linda removes an order form from her desk. She asks Robin for the information to be printed on the checks. |
| 42 | She also enters the information regarding Style – Top Stub, Cover – #9, paper – TYD, and check number. Since this is a new order, it will begin with number 101. |
| 43 | Now that the order has been placed, Linda gives Robin a book of checks with her account number on them in magnetic ink to use until her personalized checks arrive, and her receipt from the order. She tells Robin that she should receive the checks within two weeks. |
| 44 | Return to the learning activity package and see if you can take care of several customers who want to order personalized checks. |
| 45 | THE END (no script) |